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F O L

Twelfth Annual Report

OF THE

Federation of Jewish Charities

SAN FRANCISCO, CALIFORNIA

ORGANIZED JUNE 1, 1910
INCORPORATED APRIL 1, 1921

CONSTITUENT SOCIETIES

BOARD OF JEWISH EDUCATION
EMANU-EL SISTERHOOD
EUREKA BENEVOLENT SOCIETY
HEBREW FREE LOAN ASSOCIATION
HEBREW HOME FOR AGED DISABLED
JEWISH COMMITTEE FOR PERSONAL SERVICE
IN STATE INSTITUTIONS
MOUNT ZION HOSPITAL
PACIFIC HEBREW ORPHAN ASYLUM AND HOME SOCIETY

FOR THE YEAR ENDING DECEMBER 31, 1921

Office
436 O'FARRELL STREET
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EUREKA BENEVOLENT SOCIETY
FEDERATION OF JEWISH CHARITIES

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FEDERATION OF JEWISH CHARITIES

OFFICERS 1922

President MORGAN A. GUNST	Treasurer MAX P. LILIENTHAL
First Vice-President SYLVAIN S. KAUFFMAN	Secretary MEYER H. LEVY
Second Vice-President MRS. I. W. HELLMAN, JR.	Supt. of Social Service I. IRVING LIPSITCH
Honorary President HENRY SINSHEIMER	

BOARD OF GOVERNORS

According to Constituent Societies Representation

Emanu-El Sisterhood MRS. MATILDA ESBERG MRS. A. L. LENGFELD MRS. M. C. SLOSS	Mount Zion Hospital MRS. JULIUS BAER FREDERICK BARUCH ALBERT E. CASTLE S. L. DINKELSPIEL MRS. A. L. EHRLMAN E. S. HELLER MRS. I. W. HELLMAN, JR. J. B. LEVISON MAURICE LIEBMANN MAX P. LILIENTHAL HENRY S. MANHEIM J. S. SILVERBERG
Eureka Benevolent Society SIMON ANSPACHER SYLVAN L. BERNSTEIN JONAS BLOOM MORGAN A. GUNST RICHARD E. GUTSTADT MOSES KAPLAN EDWARD S. LEES ALFRED F. MEYER MORRIS MITAU HENRY SINSHEIMER JESSE H. STEINHART JOHN I. WALTER	Pacific Hebrew Orphan Asylum and Home Society MRS. WALTER ARNSTEIN SIDNEY M. EHRLMAN ALFRED I. ESBERG MORTIMER FLEISHHACKER LOUIS S. HAAS SYLVAN S. KAUFFMAN MELVIL S. NICKELSBURG LOUIS A. SCHWABACHER EDGAR SINTON HON. M. C. SLOSS MAX SOMMER MRS. JESSE H. STEINHART
Hebrew Free Loan Association M. SPIEGELMAN	
Hebrew Home for Aged Disabled SAMUEL ABRAHM ALBERT M. BENDER JOSEPH HYMAN EMILE E. KAHN IRA KAHN ISAAC MOSS	

FEDERATION OF JEWISH CHARITIES

STANDING COMMITTEES 1922

EXECUTIVE COMMITTEE

MORGAN A. GUNST, Chairman

Term expires March	Term expires March
MRS. WALTER ARNSTEIN.....1923	MOSES KAPLAN.....1924
MRS. JULIUS BAER.....1925	SYLVAIN S. KAUFFMAN.....1923
SAMUEL L. DINKELSPIEL.....1925	EDWARD S. LEES.....1924
ALFRED I. ESBERG.....1925	MAX P. LILIENTHAL.....1923
MORGAN A. GUNST.....1924	ALFRED FALCK MEYER.....1925
RICHARD E. GUTSTADT.....1924	ISAAC MOSS.....1923
MRS. I. W. HELLMAN, JR.....1925	EDGAR SINTON.....1924
MAX SOMMER.....1923	

FINANCE COMMITTEE

MAX P. LILIENTHAL, Chairman

SAMUEL L. DINKELSPIEL

MOSES KAPLAN

COMMITTEE ON INTERNAL RELATIONS

ALFRED I. ESBERG, Chairman

EDWARD S. LEES

MAX SOMMER

COMMITTEE ON BUDGETS

EDGAR SINTON, Chairman

ISAAC MOSS

ALFRED FALCK MEYER

COMMITTEE ON SUBSCRIPTIONS

SYLVAIN S. KAUFFMAN, Chairman

MAX P. LILIENTHAL

RICHARD E. GUTSTADT

REHABILITATION COMMITTEE

HENRY SINSHEIMER.....Chairman

MORRIS MITAU.....Vice-Chairman

MEYER H. LEVY.....Secretary

I. IRVING LIPSITCH.....Superintendent

ISRAEL FRIEDMAN

MRS. ADOLPH MACK

MRS. I. W. HELLMAN, JR.

MORRIS SPIEGELMAN

CHILDREN'S WELFARE BUREAU

SIMON ANSPACHER.....Chairman

I. IRVING LIPSITCH.....Secretary

MRS. J. L. GOODDAY

DR. SAMUEL LANGER

GUSTAV LACHMAN

MRS. AMANDA SCHLESINGER

BUREAU FOR DEPENDENT AGED

ISAAC MOSS.....Chairman

I. IRVING LIPSITCH.....Secretary

SAMUEL ABRAHM

MAURICE LIEBMANN

LOUIS FRIEDLANDER

MORRIS MITAU

GUSTAVE SCHNEE

FEDERATION OF JEWISH CHARITIES

PRESIDENT'S REPORT

We are brought together this evening to review the record of accomplishment during 1921 and to visualize the problems that confront us in the coming year.

For the greater part of the last fiscal year, Mr. Henry Sinsheimer served as President. At the beginning of 1921, the total subscriptions were far below the amount necessary as estimated for the Societies, and I think you all should know that Mr. Sinsheimer, although anxious to retire, agreed to retain the Presidency until such time as the financial campaign for new and increased subscriptions was completed in order that the new President would not have to immediately face a serious deficit.

Under the able Chairmanship of Mr. Sylvan L. Bernstein, the Committee did fine work so that the total collected from subscriptions during 1921 was \$228,034.72—this being the largest amount ever collected in the history of the Societies. When this total was reached in December, Mr. Sinsheimer resigned and I had the honor of being elected President.

I shall always feel that among the debts of gratitude due Mr. Sinsheimer, he is entitled to special praise for the splendid spirit he showed in retaining the Presidency until the deficit then facing the organization was obtained.

Your Executive Committee desires to suggest that at this Annual Meeting, Mr. Henry Sinsheimer be elected Honorary President of the Federation in recognition of his splendid record of service in behalf of the organization. The resolution will later be presented to you.

A brief summary of the work of the six constituent societies which with two additional committees now comprise the Federation will give you a bird's-eye view of our work. At one time we had 13 different constituent societies, which have been from time to time consolidated. I am sure that the results attained under the concentrated plan have proved the wisdom of those who brought about the amalgamations.

EMANU-EL SISTERHOOD

1921 will always remain an important year in the history of the Emanu-El Sisterhood.

For some time past this constituent Society has been endeavoring to definitely determine on its future sphere of work, and after a great many conferences with the Y. M. and Y. W. H. A. the Sisterhood decided to limit its activities to a resident home for employed girls, together with such educational and recreational activities as are necessary for the welfare of the girls in the Home. It was seen that this was the most vital work to be undertaken by the Emanu-El Sister-

hood, and the conclusion was made possible by the Y. M. and Y. W. H. A. undertaking certain of the other activities formerly handled by the Sisterhood.

At the last Annual Meeting mention was made that the Sisterhood was canvassing for funds for a new Home; it has raised all but \$20,000.00 of the amount needed.

A new site has been purchased, plans have been carefully drawn for the new building to house sixty girls, and bids are now being obtained, with the end in view of limiting the amount expended so that it shall as nearly as possible approximate the amount of money available.

EUREKA BENEVOLENT SOCIETY

This, our Family Welfare Department, has endeavored to live up to a slogan—"SERVICE, RATHER THAN MERE RELIEF." The work has expanded until additional space is needed, which may necessitate the Federation's seeking office quarters elsewhere. But even this would only serve as a temporary solution because the Society has not only outgrown its present space, but the location as well, and eventually the Society should be housed in a location close to the people to be served.

With a little planning the solution of this problem is at hand, for the Society has a Fund of \$150,000.00 known as the "Widows and Orphans Fund," which has largely outlived the purposes for which it was created; sometime ago the late Mr. Otto Irving Wise evolved a plan whereby this fund could be made available by the Federation guaranteeing payment of the few thousand dollars per year which are necessary to fulfill the provisions of the Fund. This matter will have the attention of your Executive Committee and the Officers of the Eureka Benevolent Society during the coming year.

HEBREW FREE LOAN ASSOCIATION

This branch of our work has long been recognized as preventive and rehabilitative. It has grown steadily, and has merited the largest measure of our confidence and the maximum of our financial support. Its work is conducted with intelligence, with despatch, with understanding and in the true spirit of "Zedakah" or "Justice." It has created the most favorable comment on the part of Jews and non-Jews. However, your Executive Committee has felt that in granting to the Society allotments which are needed to enable it to properly function, it was at the same time, enabling the Society to accumulate a surplus which, in fact, belongs to the Federation for the benefit of all rather than of ONE constituent society. Accordingly your Executive Committee has resolved to arrange to grant the Hebrew Free Loan Association an annual allotment which shall be sufficient for all reasonable expenses of the Association;

such as rent, salaries, stationery and postage, and also for the very small actual losses incurred, which, in passing, are so small that they are almost negligible; we are prepared from time to time, to advance to the Hebrew Free Loan Association sums of money, within our capabilities, to enable it to make the necessary loans to its clients, but we believe that these advances should at all times remain the property of the Federation of Jewish Charities, to be called in if the Association at any time severs its connection with the Federation or ceases to exist.

Thus far we have not been able to secure from the Hebrew Free Loan Association an official acceptance of this arrangement, although we have every reason to believe that its President is convinced of the justice and merit of our position. We expect with his assistance to secure definite and affirmative action in the near future, and ask your approval in principle of this policy.

HEBREW HOME FOR AGED DISABLED

The new building on Silver Avenue is approaching completion, and will accommodate about 115 inmates. It is to be more than a mere home for aged; it is designed to provide care for those who by reason of physical incapacity cannot be taken care of elsewhere. It is hoped that the new institution will answer our needs for many years to come.

MOUNT ZION HOSPITAL

The conduct of the Hospital and its policies have elicited very favorable comment on the part of Dr. William C. Hassler, Health Officer of our County, in his capacity as Chairman of the Health Section of the Council of Social and Health Agencies of San Francisco.

The Hospital, though a drain on our resources, has surely earned the confidence of the medical profession and laity, and for the Jewish people the respect of the community.

Most important, in my judgment, is its out-patient work, its clinics, its visiting physicians and nurses, and finally its preventive work, the latest addition to which is the Children's Health Centre. Here babies and children of pre-school age are examined, not when they are sick, but rather when they are well. "PREVENTION versus REPAIR," is the watchword.

In line with this policy, our Superintendent of Social Service has recommended an extension of service to adults. He believes, and, in my judgment, rightly believes, that if preventive medicine is a fact and not a theory, we owe it to those with whom we come into contact to place at their disposal such facilities as we can afford, to keep them from getting sick, rather than offering to make them well after they have succumbed to disease. You will readily realize that such a policy

is modern, forward-looking, sensible, and, I dare say, economical both for us and for the community. I am pleased to learn that the plan has been accepted by committees appointed by the Hospital, including its medical authorities, and would have been in effect today if the recent influenza situation had not intervened. I am assured that within a very short time you will be advised of the conduct by the Hospital of an "Adult Health Centre," which shall be at the disposal of all our social agencies, who will be asked to refer to it all those who come to their attention, for regular and periodical physical examinations.

In this way the Hospital is rapidly and steadily developing into the Health Department of the Federation with the responsibility of looking after problems of health, instead of sickness.

PACIFIC HEBREW ORPHAN ASYLUM

In June the children were transferred to Homewood Terrace, where the new home was formally opened. The Jewish Community can well be proud of this latest word in Child-caring work in the United States. While there has not elapsed sufficient time to draw any conclusions as to the future, either as to financial costs or social values resulting from the operation of the new children's home, we have heard on every side admiration for the spirit in which the home was conceived and in which it is being operated.

BOARD OF JEWISH EDUCATION

During 1921 this Board, which has in charge matters affecting the Jewish education of children in the community, was organized by your Executive Committee. It includes, so far as possible, representatives of every shade of Jewish religious thought which exists in our midst.

The Board spent considerable time in arriving at a curriculum which shall be helpful to the children, in keeping with the traditions of their parents, reasonable in its relationship to the educational and recreational needs of the community, and within the financial possibilities of the Federation. Such a curriculum was put into effect in the four Hebrew schools and two Sabbath schools which are being conducted in the Hayes Valley, Mission, Daly City and San Bruno Districts. Tuition fees were instituted, and while these have not yet reached a satisfactory figure, the attitude of the children and the parents towards the school work has been greatly improved.

The various Jewish holidays and festivals are observed by the children, their parents and friends in or near the schools, giving the community a very excellent opportunity to observe the results which are being accomplished.

It is hoped that through means of these public exhibitions and through publicity generally, the work and the policies of the Board will become better known.

REHABILITATION COMMITTEE

This committee endeavors to rehabilitate on the basis of self-support and self-respect those who are actually in need or likely to become dependent. It tries to discover latent business ability, and advances, when necessary, as a loan, without interest or other charges, a sum sufficient to set the client up in a small business, to guide him in choice of location and in the conduct of his affairs. The fifteen cases which have been handled in this way required twenty-three loans, aggregating \$8,490.00; of this amount \$3,636.50 has already been repaid, leaving a balance outstanding of \$4,853.50. While not all the cases have succeeded, and some have had difficulties of the same kind as have recently beset older merchants and those of greater resources, our Committee feels that the principle under which it operates is sound economically and socially. We hope that improved business conditions will make the work of this Committee somewhat less trying than it has been in the past.

JEWISH COMMITTEE FOR PERSONAL SERVICE IN STATE INSTITUTIONS

In addition to the foregoing, the Jewish Committee for Personal Service in State Institutions, a creation of the Federation, made noteworthy progress during the first year of its existence. It has secured the good will of the officials of all the State Institutions, and particularly of Mr. Ralph T. Fisher, Director of Institutions of the State of California.

It has blazed the trail for other faiths and denominations. "SERVICE RATHER THAN SERVICES" is the policy of the Committee and its efficient Executive Secretary, Mr. William R. Blumenthal.

The Committee was requested by the State Department of Institutions to promote a non-sectarian home for women patients discharged from State Institutions, and has succeeded through the Council of Social and Health Agencies in having the matter favorably considered by the Department of Health of the City and County of San Francisco, which has included in its budget a sum needed to equip and maintain such a home.

Recognizing the value of the Committee's work, the Los Angeles Federation has recently voluntarily increased its subscription from \$1,500.00 to \$2,400.00. The balance needed by the Committee during the year, over the amount allotted by us, came from the smaller communities in the State. This new co-operative spirit between communities augurs well for the future of the Jews in California.

YOUNG MEN'S AND WOMEN'S HEBREW ASSOCIATION

This is not a part of our Federation, but it is an important part of the Jewish community program of social work.

The Association is now making an effort to obtain a sound financial policy, which shall enable it to carry on its work along proper budgetary lines. There is a feeling throughout the community that the Young Men's and Young Women's Hebrew Association should be a part of the Federation. Our limited finances have made this impossible to this time, but it is expected and hoped that as we will receive increased support, we will be able to include this agency in the list of those whose financial requirements we take care of collectively and whose program of work we are in a position to influence from the community point of view.

In connection with the Financial Statement, copy of which was handed to you, I desire particularly to call your attention to the fact that although, as previously indicated, a larger amount was collected in 1921 than in any previous year, and although \$6,370.00 from one general fund was divided among them, our Societies still had deficits aggregating about \$7,000.00. This is, of course, due to increased responsibilities of the Societies. We have now no available surplus, and therefore with the growth of the scope of the philanthropic work of the community and the demands which are made on our constituent organizations, it is imperative that we either gather still larger funds or prepare to curtail our sphere of usefulness.

In order to act in these matters as we should, after due and mature consideration of as much data and information as is available, your Executive Committee has determined to take up, even more carefully than ever before, the budgets submitted to it; they will be considered in close conference with representatives of the Societies; the reports of disbursements will be checked periodically against the amounts allowed on the respective budgets, in order to reduce to a minimum the deficits which have annually been presented to us for possible payment; all of this with a view of endeavoring to do the most necessary and important work so far as it can be done with the resources at hand.

In line with this thought may I call to your notice the fact that heretofore the budgets have been presented and considered in April; approximately one-third of the fiscal year covered by the budget has elapsed. This, in my judgment, does not make for sound financing; your Committee has therefore determined to make every effort to consider and pass upon budgets, so far as possible, in January of every year, for reasons which are too obvious to require comment.

The work of raising additional funds is really divided into two parts: "Increased Subscriptions" and "New Subscriptions." We believe that we will be able to secure more far-reaching results in the future by appointing *two* separate and distinct committees.

I am pleased to advise you that Mr. Mortimer Fleishhacker has agreed to serve as Chairman of the "Committee on Increased Subscriptions," and his previous experience and performances as a leader assure us of satisfactory results. The Chairman of the "Committee on New Subscriptions" will be appointed in the near future.

During the administration of the late Mr. I. W. Hellman, Jr., a series of conferences with the heads of our institutions was begun, and for a time continued. The War and the epidemics, together with the illness and death of our distinguished leader, caused an interruption of these conferences. Realizing their value to our work, I hope to arrange for meetings of and with our trained workers, so that they may not only become better acquainted with each other and with our problems, but particularly in order to have them become accustomed to think in terms of the Jewish community program as a whole, rather than in terms of the specific part thereof on which they happen to be working.

In the same way it is important that your Executive Committee meet, from time to time, with the Presidents of our Societies to give more than passing consideration to those affairs which are of common concern.

Your Executive Committee has large and varied responsibilities, which have been increasing annually. Frequently some of the members are necessarily absent from the City for extended periods, reducing the number of those who can at a given time heed our problems. When you consider that our Committee has at best but *nine* members, you will see that on many occasions it is often left to a limited few to dispose of matters affecting the entire philanthropic work of the Jewish Community. The members of our Committee realize that this is both unwise and unfair, and therefore we desire that our number be increased from nine to fifteen. A resolution on this matter for which we ask your approval will be presented to you.

In concluding this report special words of appreciation are due to those members of the Executive Committee whose terms have expired, for the splendid effort and devotion with which they have served the cause. I refer to Henry Sinsheimer, Albert M. Bender, Henry S. Manheim and A. Aronson. They deserve the sincere thanks of the entire membership.

But, after all, our affairs must be administered by those who are giving all their time to the work, and I desire to express my realization of the earnestness, sincerity and devotion of our Secretary, Mr. Meyer H. Levy, and his associate—our Superintendent of Social Service, Mr. I. Irving Lipsitch; each, in his own sphere, has during the year covered by this report devoted all his energy and capacity to the work of the Federation; neither has allowed any personal consideration to interfere

in any way with his obligations to our organization and to the community.

As President, I shall feel privileged to call upon any and all of you for assistance, and with this co-operation, shall hope to see a year of further accomplishment in 1922,

Respectfully submitted,

MORGAN A. GUNST,
President.

FEDERATION OF JEWISH CHARITIES

FINANCIAL STATEMENT

For fiscal year ending December 31, 1921.

INCOME

Subscription Account:

Total subscriptions for 1921.....	\$225,164.07
Sundry balances due for 1920.....	\$7,973.08
Less written off as uncollectible.....	1,857.00

6,116.08

\$231,280.15

Less credit balances for 1921.....	5,858.32
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\$225,421.83

Amount uncollected at end of 1921.....	\$5,082.58
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Less payments in advance for 1922.....	4,973.00
--	----------

109.58

\$225,312.25

Collected a/c Isaias W. Hellman Trust.....	1,620.97
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Membership Dues:

Collected by P. H. O. A. & Home Society.....	627.00
--	--------

Collected by Hebrew Free Loan Association.....	428.00
--	--------

Collected by Hebrew Home for Aged Disabled.....	46.50
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Total subscription income.....	\$228,034.72
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Bequests and Donations in Memory:

Bequest of Isaac Liebes.....	\$2,500.00
------------------------------	------------

Bequest of Fannie S. Haas.....	2,000.00
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Bequest of David M. Sachs.....	1,000.00
--------------------------------	----------

Bequest of Sarah Sloss.....	1,000.00
-----------------------------	----------

Bequest of Sanford E. Seller.....	250.00
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From Albert M. Bender, in memory of Phillip	
---	--

and Augusta Bender.....	100.00
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From Juda Newman, in memory of Rita	
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Newman Jacobs.....	200.00
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Bequest of Charles Goldman, on account....	49.21
--	-------

7,099.21

Donations (see pages 16-17).....	7,165.87
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Memorial Flower Fund Donations (see page 18).....	184.50
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Hebrew Free Loan Association:

Repayments on Farm Grants.....	8,938.70
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Rehabilitation Committee:

Repayments on loans.....	1,906.50
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Bureau for Dependent Aged:

Contributions towards care of inmates in the Homes for Aged.....	4,505.06
--	----------

Interest:

From Bernhard Schweitzer Memorial Fund..\$	200.00
--	--------

From Mrs. Frederick Jacobi Memorial Fund..	100.00
--	--------

From Leo Eloesser Memorial Fund.....	300.00
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From Mrs. Jacob Stern Memorial Fund.....	200.00
--	--------

From Investments.....	2,278.52
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From Treasurer's Balances.....	537.35
--------------------------------	--------

3,615.87

Total.....	\$261,450.43
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EXPENDITURES

Allotments:

P. H. O. A. and Home Society.....	\$33,000.00	
Mount Zion Hospital.....	72,561.15	
Eureka Benevolent Society.....	74,568.19	
Hebrew Home for Aged Disabled.....	28,813.62	
Hebrew Free Loan Association.....	5,823.43	
Hebrew Free Loan Association a/c Farm Grants.....	8,850.00	
Emanu-El Sisterhood.....	9,411.00	
Board of Jewish Education.....	8,750.00	
Jewish Committee on State Institutions....	2,250.00	
Rehabilitation Committee.....	2,840.00	
National Conference of Jewish Social Service	241.62	
Social Service Exchange.....	240.00	
Bureau of Jewish Social Research.....	100.00	\$247,449.01

Expenses:

House expense.....	\$ 830.46	
Office expenses and salaries.....	9,421.84	
Stationery and printing.....	1,363.18	
Office equipment.....	81.50	
Collector's commissions.....	1,000.00	
Canvassing Committee expenses.....	576.02	13,273.00
Total.....		<u>\$260,722.01</u>

Expenditures.....	\$260,722.01
Income.....	\$261,450.43
Less Bequests transferred to Endowment Fund...	7,099.21 254,351.22
Deficit.....	<u>\$ 6,370.79</u>

ASSETS

Cash:

Anglo and London Paris National Bank....	\$ 2,343.16	
Union Trust Company of San Francisco....	16,228.13	\$ 18,571.29

Accounts Receivable

Eureka Benevolent Society.....	\$ 2,460.66	
Hebrew Home for Aged Disabled.....	1,306.92	
Hebrew Free Loan Association.....	604.57	
Pacific Hebrew Orphan Asylum and Home Society.....	3,147.84	
Mount Zion Hospital.....	1,680.56	9,200.55

Securities—Endowment Fund:

PAR VALUE	BOOK VALUE	
5,000 Baltimore and Ohio R. R. Bonds 4% $\frac{1}{4}$ %	\$ 4,150.00	
5,050 U. S. of A. 3rd Liberty Loan Bds. 4 $\frac{1}{4}$ %	4,797.50	
20,550 U. S. of A. 4th Liberty Loan Bds. 4 $\frac{1}{4}$ %	19,573.13	
3,000 Union Pacific R. R. 4%.....	2,550.00	
Union Trust Company—Savings Deposit...	376.16	31,446.79

Securities—Memorial Fund:

PAR VALUE	BOOK VALUE	
5,000 Spring Valley Water Co. Notes 6%....	\$4,908.00	
5,000 Spring Valley Water Co. Bonds 4%....	4,600.00	
5,500 U. S. of A. 1st Liberty Loan Bds. 3½%...	5,400.00	
2,500 U. S. of A. 4th Liberty Loan Bds. 4¼%...	2,398.87	
2,500 Union Pacific R. R. Bonds 4%.....	2,125.00	
Union Trust Company—Savings Deposits...	42.69	\$ 19,474.56

Securities—Free Burial Society Trust:

PAR VALUE	BOOK VALUE	
2,000 Pacific Tel. and Tel. Co. Bonds 5%....	\$2,000.00	
250 U. S. of A. 3rd Liberty Loan Bds. 4¼%...	250.00	
1,000 Los Angeles Railway Bonds 5%.....	1,000.00	
1,000 Northern Railway of California 5%....	1,000.00	
Union Trust Company—Savings Deposit....	2,195.47	6,445.47

Securities—Board of Jewish Education Trust:

Union Trust Company—Savings Deposit.....	1,485.64
Total.....	\$ 86,624.30

LIABILITIES**Trust Funds:**

Board of Jewish Education Trust.....	\$ 1,485.64
Endowment Fund:	
Securities.....	\$31,446.79
Awaiting investment.....	7,381.82
	38,828.61
Memorial Fund:	
Securities.....	\$19,474.56
Awaiting investment.....	25.44
	19,500.00
Free Burial Society:	
Securities.....	\$ 6,445.47
Awaiting investment.....	210.62
	6,656.09
Total trust funds.....	\$ 66,470.34

Allotment Balances Due:

Emanu-El Sisterhood.....	\$ 411.00
Eureka Benevolent Society.....	4,568.19
Hebrew Home for Aged Disabled.....	613.62
Mount Zion Hospital.....	14,561.15
	20,153.96
Total.....	\$ 86,624.30

Our subscription roll on January 1, 1921, numbered 3,061 subscribers enrolled, whose subscriptions totalled the sum of \$197,484.00, with increase secured by the Subscription Committee in 1920 for 1921 amounting to \$2,349.00, making the total amount enrolled on January 1, 1921, at \$199,833.00. During the year the Committee on Subscriptions secured the following additions:

40 donations in lieu of increases.....	\$ 6,372.01
367 new subscriptions.....	7,405.85
307 increased subscriptions.....	28,935.00
Total.....	\$42,712.86

Exclusive of donations, the Subscription Account was increased to the

sum of \$236,173.85. Against this amount we unfortunately have to report the following losses, to-wit:

By death.....	\$ 8,619.78
By resignations.....	1,161.00
By suspensions.....	1,229.00

Total.....\$11,009.78

so that the earnings from subscriptions for the year 1921 only amounted to \$225,164.07.

The statistics in reference to the number of subscribers during the year were as follows:

January 1, 1921—Number enrolled.....	3,061
Number of new subscribers.....	367
	<u>3,428</u>

Losses—By deaths.....	48
By resignations.....	71
By suspensions.....	25
By transfers.....	86
	<u>230</u>

January 1, 1922—Number enrolled.....3,198

An analysis of the subscriptions to the Federation on January 1, 1922, shows:

6 subscribers at.....	\$4,000.00
3 subscribers at.....	3,000.00
29 subscribers at.....	1,000.00 to \$2,500.00
64 subscribers at.....	500.00 to 999.00
63 subscribers at.....	300.00 to 499.00
44 subscribers at.....	250.00
56 subscribers at.....	200.00 to 249.00
232 subscribers at.....	100.00 to 199.00

497 subscribers—Total subscriptions.....	\$182,770.00
2,931 subscribers—Total subscriptions.....	42,394.00
	<u>3,428</u>
	<u>\$225,164.00</u>

15% of subscribers produced 81% of the subscriptions.

Respectfully submitted,

Audited and Approved: MEYER H. LEVY,
GREENHOOD AND JANSEN, Secretary.
Certified Public Accountants.

DONATIONS 1921

Adler, Dr. Howard F.....	\$10.00
Anonymous.....	10.00
Anonymous, per Maier A. Cahn.....	10.00
Argonaut Club Card Game, per M. Bransten.....	20.00
Argonaut Club Card Game, per Wm. L. Gerstle.....	20.00
Bender, Albert M.....	12.50
Blumlein, Jacob.....	150.00
Bois, N.....	2.00
Brown, Morris.....	250.00

Coblentz & Schwabacher	\$ 5.00
Cohen, J.	1.00
Cohn, Mrs. Albert E.	10.00
Cohn, Mayer.	50.00
Congregation Emanu-El.	195.12
Cooper, H. J.	50.00
Dinkelspiel, Mr. and Mrs. S. L., com. Silver Wedding	250.00
Emporium Employees.	173.50
Fass, Jacob.	2.50
Frank, Mark.	5.00
Frankel, Mrs. Hannah.	5.00
Fried, William. . . . .	.50
Gassner, Mrs. Louis.	50.00
Glass, Mrs. I.	1.00
Greenbaum, Morris.	250.00
Haas, Ben G.	5.00
Harris, Abraham. . . . .	.50
Harris, M.	5.00
Hart, Julien.	250.00
Heinsheimer, A. M.	1,000.00
Heringhi, Mrs. Louis.	7.50
Islam Temple.	100.00
Jonas, Abraham, com. 40th Wedding Anniversary.	250.00
Judell, H. L. & Co.	20.00
Keller, F. . . . .	.25
Kirshen, Peter.	2.00
Krotoszyner, Mrs. Martin.	25.00
Kutner, Alfred.	100.00
Levy, Miss Rosaline.	1.00
Liebmann, Joseph H.	100.00
Lindo, Donald.	25.00
Magnes, E. E.	12.00
Meyer, Albert.	250.00
Miller, Mr. and Mrs. Walter.	5.00
Morse, I. H.	20.00
Piers, Rose K.	20.00
Rehfeld, Julius.	5.00
Reyman, Harold C.	20.00
Rosenwald, Elsie.	10.00
Roth, Lester L.	30.00
Sahlein, Henry.	150.00
Salomon, Maurice.	25.00
Second Hand Clothing Dealers' Association.	10.00
Sinsheimer, Mr. and Mrs. Henry, com. Wedding Anniversary	200.00
Slosberg, Mr. and Mrs. B.	1.00
Stern, Dr. H. S.	5.00
Stern, Mr. and Mrs. Jacob.	1,000.00
Stettheimer, W. W.	200.00
Stockwitz, Charles.	2.50
Strassburger, Isaac.	250.00
The T. N. P. C.	10.00
Upham, C. S.	1.00
Walter, Isaac N.	250.00
Walters, Arthur.	3.00
Weil, A. L.	1,000.00
Wolff, Mrs. S.	2.00
Zellerbach, H. H.	10.00

MEMORIAL FLOWER FUND

Gifts to the Memorial Flower Fund have been received during the year 1921 from friends wishing to honor the memory of the following:

Alfred Auerbach
Alfred Cohen
Sam Dannenbaum
Mrs. Jeanette Fleishman
Hazel M. Golden
Louis J. Goldman
Mrs. Esther Hanak
I. W. Hellman, Jr.
Mrs. Laura Hirschfeld

Mrs. Helen Hirschman
Dr. Robert Patek
Ben Rosenthal
Edward Henry Stock
Sylvan H. Susskind
Daniel Ulman
Jennie Walter
Mrs. S. Wand
Mrs. Heyman Wollenberg

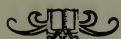
COMPARATIVE TABLE OF INCOME AND ALLOTMENTS

INCOME		1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921
Subscriptions.....		\$108,412.00	\$112,224.00	\$119,269.65	\$123,956.40	\$124,881.35	\$131,084.30	\$133,400.75	\$198,396.55	\$198,617.83	\$195,628.50	\$213,916.75	\$226,933.22
Membership Dues.....		13,149.61	11,963.01	8,187.45	7,183.00	6,321.75	5,448.25	5,013.25	1,667.00	2,323.40	1,825.80	1,637.75	1,101.50
Total.....		\$121,561.61	\$124,187.01	\$127,457.10	\$131,139.40	\$131,203.10	\$136,532.55	\$138,414.00	\$200,063.55	\$200,941.23	\$197,454.30	\$215,554.50	\$228,034.72
Donations.....		305.00	2,350.00	15,946.00	7,292.98	14,014.80	6,321.35	3,790.25	5,492.95	2,550.75	6,999.75	3,577.85	7,165.87
Donations in Memory.....					5,000.00	1,000.00	2,500.00	1,200.00	8,108.70	6,000.00	3,100.00	1,500.00	484.50
Bequests.....						1,000.00	1,500.00			6,000.00	2,039.45	10,381.25	6,799.21
Interest.....			915.45	1,163.05	1,246.05	1,019.81	1,198.03	1,062.72	1,562.02	2,538.11	3,343.45	3,403.84	3,615.87
Returned Expenses.....				1.20	38.00	.10			.29		3.75		
Returned Allotments.....										120.00	7,439.38	11,819.00	15,350.26
Total Income.....		\$121,866.61	\$127,452.46	\$144,567.35	\$144,716.43	\$148,237.81	\$148,051.93	\$144,466.97	\$215,227.51	\$217,250.09	\$220,380.08	\$246,236.44	\$261,450.43
ALLOTMENTS		1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921
P. H. O. A. & H. Society.....		\$8,500.00	\$36,010.71	\$41,000.00	\$39,799.15	\$38,000.00	\$37,500.00	\$33,500.00	\$46,500.00	\$46,500.00	\$52,926.79	\$50,500.00	\$33,000.00
Mount Zion Hospital.....		9,000.00	15,424.00	17,000.00	17,557.42	20,250.00	24,000.00	22,700.00	38,800.00	46,801.42	57,704.44	56,500.00	72,561.15
Eureka Benevolent Society.....		50,000.00	50,000.00	55,000.00	64,668.09	55,000.00	57,000.00	57,000.00	64,000.00	57,500.00	63,748.16	68,500.00	74,568.19
Hebrew Home for Aged Disabled Hebrew Ladies' Sewing Society..		6,500.00	6,972.60	7,000.00	7,660.33	7,500.00	7,600.00	7,500.00	12,153.75	10,000.00	12,840.96	13,689.53	28,813.62
Emanuel Sisterhood.....		1,100.00	1,500.00	1,400.00	1,400.00	1,050.00	1,200.00	1,000.00	1,000.00				
Jewish Educational Society.....		4,000.00	4,500.00	3,750.00	4,250.00	4,250.00	4,379.50	4,250.00	6,166.55	7,849.07	9,252.58	9,609.18	9,411.00
Hebrew Free Loan Association.....		1,400.00	1,400.00	2,750.00	4,000.00	3,500.00	3,000.00	3,000.00	3,000.90	3,578.31	6,746.26	9,585.67	8,750.00
Free Burial Society.....		2,250.00	2,404.50	2,750.00	2,750.00	2,750.00	2,554.30	2,554.30	4,250.00	4,249.96	17,556.26	17,500.00	14,673.43
The Helpers.....		750.00	750.00	450.00	400.00	260.00	300.00	450.00	416.50	410.15			
Heb. Shelt. & Immi. Aid Soc.....		750.00	500.00	500.00	500.00	500.00	500.00	500.00	750.00				
Voorsanger Memorial Fund.....		250.00	250.00	250.00	250.00	250.00							
Prison Reform Committee.....					100.00	100.00	100.00	100.00	100.00	100.00	105.35	100.00	
Rehabilitation Committee.....									12,000.00	1,600.00	2,150.00	1,900.00	2,840.00
Nat. Conf. of Jew. Soc. Serv.....									250.00	250.00	50.00	233.91	241.62
Federated Emp. Bureau.....									6,000.00	6,750.00		240.00	
Social Service Exchange.....												2,250.00	
Jewish Com. on State Insts.....													
Bureau Jewish Social Research.....													100.00
Totals.....		\$114,500.00	\$120,461.81	\$133,850.00	\$144,084.99	\$134,160.00	\$138,579.50	\$132,804.30	\$195,387.70	\$185,588.91	\$223,080.80	\$228,358.29	\$247,449.01
Increase in Allotment.....			\$5,961.81	\$13,388.19	\$10,234.99	\$9,924.99	\$4,419.50		\$62,583.40	\$9,798.79	\$37,491.89	\$5,277.49	\$19,090.72
Decrease in Allotment.....								\$5,775.20					

SUBSCRIPTION STATISTICS 1910-1921

YEAR	Gains New Sub- scribers	Total Enroll- ment for the Year	LOSSES				Enroll- ment at End of Year	Total Amount of Subscriptions Collected	Membership Dues Collected
			Deaths	Resig- nations	Suspen- sions	Trans- fers			
1910.....	993	993	.....	.....	.....	.....	993	\$108,412.00	\$13,149.61
1911.....	510	1503	3	22	.....	.....	1478	112,224.00	11,963.01
1912.....	272	1750	19	31	23	16	1661	119,269.65	8,187.45
1913.....	207	1868	29	50	24	17	1748	123,956.40	7,183.00
1914.....	88	1836	28	54	17	24	1713	124,881.35	6,321.75
1915.....	97	1810	25	35	85	2	1663	131,084.30	5,448.25
1916.....	137	1800	46	76	12	.....	1666	133,400.75	5,013.25
1917.....	1739	3405	26	67	66	18	3228	198,396.55	1,667.00
1918.....	42	3270	78	202	55	.....	2935	198,617.83	2,323.40
1919.....	115	3050	41	72	27	.....	2910	195,628.50	1,825.80
1920.....	506	3416	53	75	211	16	3061	213,916.75	1,637.75
1921.....	367	3428	48	71	25	86	3198	225,312.25	1,101.50

REPORTS



CONSTITUENT SOCIETIES

PACIFIC HEBREW ORPHAN ASYLUM AND HOME SOCIETY

Incorporated July 25, 1871

OFFICERS 1922

President

SIDNEY M. EHRMAN

Vice-President

LOUIS S. HAAS

Treasurer

UNION TRUST COMPANY OF SAN FRANCISCO

Secretary

MEYER H. LEVY

436 O'Farrell Street, Telephone Franklin 546

Honorary Trustees

JUDA NEWMAN

JUDGE M. C. SLOSS

JACOB STERN

SAMUEL I. WORMSER

Trustees

Term expires May 1st	Term expires May 1st
MRS. HERBERT E. CLAYBURGH 1925	LOUIS S. HAAS.....1925
SIDNEY M. EHRMAN.....1924	WALTER A. HAAS.....1924
DAVID R. EISENBACH.....1925	GUSTAV LACHMAN.....1923
CHARLES DE YOUNG ELKUS...1922	MAURICE LIEBMANN.....1924
ALFRED I. ESBERG.....1925	MELVIL S. NICKELSBURG....1924
MORTIMER FLEISHHACKER...1923	MRS. ANSLEY K. SALZ.....1923
MRS. J. L. GOODDAY.....1925	MRS. JESSE H. STEINHART....1924
JACOB J. GOTTLOB.....1923	

Superintendent of the Orphanage

DR. SAMUEL LANGER

STANDING COMMITTEES 1922

HOUSE COMMITTEE—ORPHANAGE

LOUIS S. HAAS, Chairman

MRS. J. L. GOODDAY

MAURICE LIEBMANN

MELVIL S. NICKELSBURG

MRS. ANSLEY K. SALZ

COMMITTEE ON FINANCE

J. J. GOTTLOB, Chairman

MORTIMER FLEISHHACKER

WALTER A. HAAS

COMMITTEE ON REAL ESTATE AND IMPROVEMENTS

DAVID R. EISENBACH, Chairman

COMMITTEE ON EDUCATION AND EMPLOYMENT

MRS. JESSE H. STEINHART, Chairman

MRS. HERBERT E. CLAYBURGH
CHARLES DE YOUNG ELKUS

JACOB J. GOTTLÖB
WALTER A. HAAS

COMMITTEE ON BEQUESTS AND LEGAL MATTERS

CHARLES DE YOUNG ELKUS, Chairman

COMMITTEE ON BUILDINGS

MORTIMER FLEISHHACKER, Chairman

DAVID R. EISENBACH
ALFRED I. ESBERG

GUSTAV LACHMAN
MRS. JESSE H. STEINHART

COMMITTEE ON MEMORIALS, DONATIONS AND ENTABLATURES

CHARLES DE YOUNG ELKUS, Chairman

MRS. HERBERT E. CLAYBURGH
LOUIS S. HAAS

MELVIL S. NICKELSBURG
MRS. ANSLEY K. SALZ

LADIES' AUXILIARY

President

MRS. A. L. LENGFELD

First Vice-President

MRS. MARCUS S. KOSHLAND

Second Vice-President

MRS. DAVID N. WALTER

Corresponding Secretary

MRS. ABRAHAM HAAS

Recording Secretary

MISS LUTIE D. GOLDSTEIN

Treasurer

MRS. SOPHIE LILIENTHAL

Board of Managers

MRS. SAMUEL L. DINKELSPIEL
MRS. JOSEPH EHRLMAN
MRS. SIDNEY M. EHRLMAN
MRS. DAVID R. EISENBACH
MRS. J. J. GOTTLÖB
MRS. LOUIS GREENE
MRS. D. J. GUGGENHIME
MRS. CARRIE JACOBS
MRS. A. LIEBENTHAL
MRS. MARTIN A. MEYER

MRS. LEOPOLD MICHELS
MRS. LOUIS W. NEUSTADTER
MRS. CARL RAISS
MRS. DANIEL ROTH
MRS. LUDWIG SCHWABACHER
MRS. JOSEPH S. SILVERBERG
MRS. ISAAC N. WALTER
MRS. HARRY I. WIEL
MRS. LOUISE WORMSER

Honorary

MRS. H. K. ZEIMER

PACIFIC HEBREW ORPHAN ASYLUM AND HOME SOCIETY

FINANCIAL STATEMENT For fiscal year ending December 31, 1921.

Schedule A

GENERAL REVENUE FUND

INCOME

Donations:

James L. Flood.....	\$1,000.00	
Congregation Emanu-El in re Steinhart Fund..	968.12	
Albert M. Bender.....	310.00	
Sutro & Company.....	400.00	
Rotary Club of San Francisco.....	250.00	
Mr. and Mrs. S. L. Dinkelspiel, commemorat- ing Silver Wedding.....	250.00	
Alex Heyman.....	100.00	
Mrs. Theresa Stone.....	100.00	
Spring Valley Water Company.....	50.00	
David Felsenthal.....	44.00	
A. Cohen, Denver.....	25.00	
Mrs. Stella G. Simon.....	25.00	
Max Roe.....	20.00	
Jesse M. Dryfoos.....	10.00	
Mrs. Bertha Gottlieb.....	10.00	
B. Matthews.....	10.00	
Mrs. Albert E. Cohn.....	10.00	
Mrs. G. K. Rider, Oakland.....	10.00	
Uncalled-for Jury Fees, per Auditor Boyle....	18.00	
R. George Green.....	5.00	
T. Labhard.....	5.00	
David Lande.....	10.00	
St. Vincent's Institute, Santa Barbara.....	5.00	
Paul T. Carroll.....	5.00	
Holy Family Convent, Oakland.....	1.00	
Anonymous.....	1.00	
		\$ 3,642.12

Bequests:

Fred C. Talbot.....	\$10,000.00	
Interest on same.....	690.28	
		\$10,690.28
Jacob C. Zellerbach.....	5,000.00	
Andrew Rudgear.....	3,000.00	
Sarah Sloss.....	2,500.00	
Louise Epstein.....	2,427.09	
Samuel W. Heller.....	2,000.00	
Minna Wunsch.....	1,500.00	
Fannie S. Haas.....	1,000.00	
David Jacobs.....	1,000.00	
Matilda G. Ohlandt.....	1,000.00	
Esther Levy, Seattle.....	200.00	
Benjamin Lezer Liveson, Los Angeles.....	122.40	
Edward B. Carr.....	25.00	
		30,464.77

Donations in Memory:

Sig. M. Heller, in memory of father.....\$ 100.00

Federation of Jewish Charities:

Allotment for fiscal year 1921..... 33,000.00

Children's Aid:

From State of California towards support of
orphaned and half-orphaned children.....\$ 4,370.99
From City and County of San Francisco..... 11,164.93
From Alameda County..... 446.46
From San Joaquin County..... 540.00
From parents and relatives..... 10,346.50

26,868.88

Rents:

From property on Crocker Tract..... 241.00

Flower Memorial Fund Donations:

In memoriam Sam Dannenbaum and Mrs. Esther Moose... 15.00

Interest:

On bonds and savings bank deposits.....\$ 5,374.61
Less interest due on Special Funds, viz:
Herman Behrendt Fund.....\$200.00
Leopold Cahn Fund..... 120.00
Anspacher Musical Fund..... 360.00
Premium Fund..... 355.44
Technical Training Fund..... 312.68
Mrs. Moritz Meyer Fund.... 60.00
Girls' Graduation Outfit Fund 40.00
August Heilbronner Scholar-
ship Fund..... 207.49

1,655.61

3,719.00

Life Patronship:

Charles Simon, Reedley, Calif..... 250.00

Total.....\$98,300.77

EXPENDITURES

Orphanage maintenance.....\$61,418.80
Orphanage insurance..... 4,537.56
Orphanage taxes..... 80.81

\$66,037.17
Office expenses..... 2,916.92

Total.....\$68,954.09

Expenditures.....\$68,954.09
Income.....\$98,300.77
Less transfers to Endowment
Fund, bequests and dona-
tions in memory..... 30,564.77

67,736.00

Deficit.....\$ 1,218.09

ASSETS AND LIABILITIES

ASSETS

Bonds:

PAR VALUE	BOOK VALUE
15,000 Market St. Railway Notes.....	\$12,000.00
19,000 Richelieu Investment Co. Bonds....	19,000.00
1,000 U. S. of A. 1st Liberty Loan Bonds.	1,000.00
300 U. S. of A. 2nd Liberty Loan Bonds.	279.75
100 U. S. of A. 3rd Liberty Loan Bonds.	100.00
50 U. S. of A. Victory Loan Bonds.....	50.00
1,000 Whatcom Co., State of Washington, Bonds.....	1,000.00
	<u>\$ 33,429.75</u>

Cash:

Commercial Acct. Union Trust Company...	\$13,607.62
Cash with Superintendent.....	150.00
	<u>13,757.62</u>

Savings Bank Deposits:

First Federal Trust Co.....	\$ 534.96
French Savings Bank.....	780.69
Hibernia Savings and Loan Society.....	1,287.88
San Francisco Savings and Loan Society...	1,337.64
Savings Union Bank and Trust Company...	1,106.09
Security Savings Bank.....	782.11
Union Trust Company.....	2,719.48
	<u>8,548.85</u>

Real Estate:

Book Valuation.....	1.00
Loan on Real Estate	51,891.89
	<u>\$107,629.11</u>

LIABILITIES

Special Funds:

Herman Behrendt Fund.....	\$ 5,673.25
Anspacher Musical Fund.....	9,000.00
Band Instrument Fund.....	743.41
Leopold Cahn Fund.....	3,447.59
Girls' Graduation Outfit Fund.....	1,053.60
August Heilbronner Scholarship Fund.....	5,232.49
Mrs. Moritz Meyer Fund.....	97.33
Premium Fund.....	9,000.83
Technical Training Fund.....	8,064.27
	<u>\$ 42,312.77</u>

Special Funds—(Building Account):

Library Fund.....	\$ 550.72
Guggenlime Fund.....	5,000.00
	<u>5,550.72</u>

Bills Payable —Federation of Jewish Charities.....	3,147.84
Endowment Fund	56,617.78

Total.....	<u>\$107,629.11</u>
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Schedule B.**NEW ORPHANAGE BUILDING FUND****RECEIPTS****Donations Towards Building Operations:**

Rube R. Fogel, New York.....	\$30,000.00
Bequest of Louisa Greenewald.....	5,000.00
Mrs. Elsa T. Guggenhime, in memory of husband, David J. Guggenhime.....	5,000.00
Mrs. Marcus S. Koshland, Mrs. Leon Guggenhime, Mrs. S. W. Ehrman and Mrs. Samuel Stiefel, in memory of parents, Mr. and Mrs. Bernhard Schweitzer.....	7,000.00
J. H. Neustadter.....	3,000.00
Mrs. Zelda Meyer, towards "Henry Meyer Cottage".....	1,000.00
Mr. and Mrs. Manfred Bransten.....	1,000.00
Mrs. I. Lowenberg, in memory of husband, Isidor Lowenberg.....	1,000.00
In memory of Rose Lewis.....	1,000.00
Mrs. Henrietta Wiel, in memory of husband, Lewis P. Wiel.....	500.00
J. Barth & Co.....	105.00
Albert N. Bender.....	102.50
City Coal Co.....	100.00
Maurice S. Kuhns.....	100.00
Mr. and Mrs. Ansley K. Salz.....	100.00
Carl Raiss & Co.....	37.50

\$ 55,045.00**Donations Towards Furnishings:**

In memoriam, Isaias W. Hellman, from his children.....	\$ 5,000.00
In memoriam, Mr. and Mrs. Simon Furth, from their children.....	5,000.00
Leo J. Meyberg & Co.....	300.00
Holbrook, Merrill & Stetson.....	250.00
Miss Etta Reuben.....	250.00
Mrs. Sidney M. Ehrman.....	144.65
Mrs. William Steinhart.....	100.00
Doernbecher Mfg. Co.....	85.00
Louis Levy.....	50.00
Modin-Ophir Auxiliary, I. O. B. B.....	25.00

11,204.65**Donations Towards Playground Equipment:**

Mr. and Mrs. Abraham Lincoln Brown, in commemoration of twenty-fifth Wedding Anniversary.....	\$ 250.00
Mrs. Sig. Greenebaum and Mrs. Herbert Fleishhacker.....	212.00
Mr. and Mrs. Max M. Cohn.....	100.00
Hayman Krupp.....	100.00
Tuesday Sewing Club.....	80.20
Mrs. Maurice Schweitzer.....	25.00
Mrs. Leopold Michels.....	60.00
Mrs. I. Flaum.....	25.00
H. L. Judell.....	20.00
Fannie S. Heringhi.....	20.00
Karl Wolbach.....	10.00

Edmond A. Cohen.....	\$ 10.00
Violet Pinkiert.....	10.00
Flower Fund Donations in memory of:	
Mrs. S. Nicholas Jacobs,	
Maurice Schweitzer,	
Mrs. B. B. Galland,	
Abraham Haas,	
Bertha Cohen,	
Alice Landecker,	
Mrs. Julien Hart,	
Samuel W. Heller,	
Mrs. Louisa Wand,	
Mrs. James Hirschman.....	362.50

\$ 1,284.70

Donations Towards Library:

Mr. and Mrs. Alfred I. Esberg.....	\$ 500.00
Mrs. Carl Raiss.....	100.00
H. A. Miller.....	25.00
Mrs. J. A. Heineberg.....	22.27

647.27

Subscriptions.....	375,875.00
Rentals.....	105.00
Sale of Furniture, Machinery, Etc.....	2,280.00
Interest.....	23,763.04

\$470,204.66

Advanced from Endowment Funds of Society to cover deficit in building operations.....	207,956.62
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Total.....\$678,161.28

Contributions towards playground equipment and furnishings are still coming in.

EXPENDITURES

Building Construction:

Administration Building.....	\$ 57,172.22
Assistant Superintendent's cottage.....	15,071.11
Cottages.....	339,375.71
Power building.....	17,310.36
Power building machinery.....	16,983.06
Superintendent's cottage.....	21,467.51

\$467,379.97

Grounds:

Clearing land and grading.....	\$ 45,253.07
Sidewalks and staircase.....	14,171.94
Underground installation.....	27,444.00

86,869.01

Construction Expenses:

Surveying, taxes, etc.....	\$ 7,902.25
Garden and grounds.....	614.81
Insurance.....	1,459.94
Maintenance and moving.....	1,622.56
Sundries.....	2,011.32

136,108.88

Total construction cost.....\$67,859.865

Furnishings	\$ 40,288.32
Playground	912.00
Realty	69,004.55
<hr/>	
Total building operations.....	\$678,064.73
Library expenditures.....	96.55
<hr/>	
Total.....	\$678,161.28
<hr/>	

Schedule C.

SPECIAL FUNDS

Abraham and Babette Anspacher Musical Fund	}\$360.00
Tuition expenses of Brass Band.		
Capital \$9,000.00.		
Leopold Cahn Fund	} 20.00
Sundry expenditures		
Capital \$3,447.59.		
August Heilbronner Scholarship Fund	} 162.30
Sundry expenditures.		
Capital \$5,232.49.		
Premium Fund	} 240.80
Sundry expenditures		
Capital \$9,000.83.		
Technical Training Fund	} 65.45
Sundry expenditures		
Capital \$8,064.27.		

Respectfully submitted,

Audited and Approved:
GREENHOOD AND JANSEN
Certified Public Accountants.

MEYER H. LEVY,
Secretary.

ORPHANAGE SPECIAL DONATIONS

Anonymous Donations, to Pleasure Fund.....	\$ 55.00
Mrs. A. Roos.....	} Chanukah Gift { 100.00
Mrs. David R. Eisenbach	
Joseph D. Hadesman.....	
Mr. and Mrs. J. J. Gottlob	} 20.00
Mr. and Mrs. Hertz.....	
Mr. and Mrs. J. I. Cahn...	
Mrs. E. P. Wiel.....	} Seder Gift { 10.00
Mrs. Louis Schwabacher...	
Richard E. Guggenhime...	
Mr. and Mrs. M. Liebmann	} 10.00
Mrs. Abraham Haas.....	
In memory of Louis Haber, Jr.....	
In memory of Alice Landecker.....	35.50
Mrs. B. Matthews.....	10.00
Mr. and Mrs. Julius Phillips.....	2.50
Mrs. Jacob Stern.....	} 25.00
Mrs. Ludwig Schwabacher	
Mrs. Sidney Rhein.....	
Mrs. Albert E. Cohn.....	} To Pleasure Fund { 5.00
Mrs. Leopold Michels....	
	10.00
	50.00

MOUNT ZION HOSPITAL

Incorporated November 5, 1887

OFFICERS AND DIRECTORS FOR 1922

President J. B. LEVISON	Treasurer JOSEPH S. SILVERBERG
Vice-President ALBERT E. CASTLE	Secretary MEYER H. LEVY

DIRECTORS

Term Expires March	Term expires March
FREDERICK BARUCH.....1923	SIMON KATTEN.....1924
ALBERT E. CASTLE.....1925	WILLIAM KAUFMANN.....1924
WILLIAM L. GERSTLE.....1923	J. B. LEVISON.....1925
SANFORD L. GOLDSTEIN.....1925	MORRIS MEYERFELD, JR.....1924
BERTHOLD GUGGENHIME.....1925	ALBERT E. SCHWABACHER.....1925
CHARLES W. HAAS.....1924	LOUIS A. SCHWABACHER.....1925
E. S. HELLER.....1923	JOSEPH S. SILVERBERG.....1924
WALTER S. HELLER.....1923	ADOLFO STAHL.....1923
JOSEPH HYMAN.....1924	

LADIES' AUXILIARY 1922

President
MRS. I. W. HELLMAN, JR.

Vice-President
MRS. WILLIAM HAAS

Secretary
MRS. MARTIN A. MEYER

Treasurer
MRS. J. B. LEVISON

MRS. A. BROWN	MRS. CHARLES ROSENBAUM
MRS. ALBERT L. EHRLMAN	MRS. MILTON H. SALZ
MRS. ALFRED I. ESBERG	MRS. SIMON C. SCHEELINE
MRS. CHARLES FARQUHARSON	MRS. FLORENCE F. SCHLOSS
MRS. FLORA GANZ	MRS. LOUIS A. SCHWABACHER
MRS. S. L. GOLDSTEIN	MRS. M. SIEGEL
MRS. MORGAN A. GUNST	MRS. LOUIS SLOSS, JR.
MRS. S. S. KAHN	MRS. ADOLFO STAHL
MRS. M. S. LEVY	MRS. JOHN I. WALTER
MRS. H. LIPPMAN	

JUNIOR AUXILIARY

MRS. LOUIS SLOSS, JR.....	Chairman
MRS. EDWARD ABBEY	MISS EMILIE GREENEBAUM
MRS. LLOYD S. ACKERMAN	MRS. SAMUEL HYMAN
MRS. JOHN C. ALTMAN	MRS. LEONARD JACOBI
MRS. MCKINLEY BISSINGER	MRS. DANIEL KOSHLAND
MRS. MADELINE BRANDEIS	MRS. M. S. NICKELSBURG
MISS AGNES BRANDENSTEIN	MRS. JAMES RANSOHOFF
MRS. R. SHAINWALD	

STANDING COMMITTEES 1922

EXECUTIVE COMMITTEE

J. B. LEVISON, Chairman

FREDERICK BARUCH	MRS. I. W. HELLMAN, JR.
ALBERT E. CASTLE	J. S. SILVERBERG
MRS. ALBERT L. EHRLMAN	LOUIS A. SCHWABACHER
CHARLES W. HAAS	

COMMITTEE ON BUILDINGS AND GROUNDS

ALBERT E. SCHWABACHER, Chairman

FREDERICK BARUCH	MRS. J. B. LEVISON
CHARLES W. HAAS	LOUIS A. SCHWABACHER

PURCHASING COMMITTEE

FREDERICK BARUCH, Chairman

SANFORD L. GOLDSTEIN	WILLIAM KAUFMANN
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COMMITTEE ON KITCHEN AND DIET KITCHEN

MRS. I. W. HELLMAN, Jr., Chairman

MRS. MORGAN A. GUNST	MRS. J. B. LEVISON
MRS. MILTON H. SALZ	

COMMITTEE ON DISPENSARY AND SOCIAL SERVICE

LOUIS A. SCHWABACHER, Chairman

MRS. ALBERT L. EHRLMAN	WALTER S. HELLER
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FINANCE COMMITTEE

J. S. SILVERBERG, Chairman

FREDERICK BARUCH	MORRIS MEYERFELD
------------------	------------------

COMMITTEE ON NURSES

CHARLES W. HAAS, Chairman

MRS. A. BROWN	MRS. WILLIAM HAAS
BERTHOLD GUGGENHIME	MRS. FLORENCE SCHLOSS
MRS. LOUIS A. SCHWABACHER	

COMMITTEE ON PHARMACY, LABORATORY AND X-RAY

JOSEPH HYMAN, Chairman

MRS. CHARLES FARQUHARSON	MRS. FLORA GANZ
SANFORD L. GOLDSTEIN	

COMMITTEE ON LAUNDRY AND LINEN ROOM

SIMON KATTEN, Chairman

MRS. C. W. ROSENBAUM	MRS. S. C. SCHEELINE
MRS. MARTIN A. MEYER	MRS. S. SUSSMAN

HOUSE STAFF 1922

Superintendent

DR. LOUIS BERNHEIM

Resident Physician

DR. ELWOOD R. OLSEN

Internes

MAX L. RABINOWITZ	CHARLES FIRESTONE
SIMON U. LUBAN	JOSEPH BELLAS
JOHN E. NEVILLE	

Anesthetists

MISS GERTRUDE NOBLE

MISS GENE TOWNSEND

Pathologists

DR. E. W. SIMMONS

MISS MARIAN FARRINGTON

Radiographers

MISS MAUDE TANNER

MISS CELIA LOX, Assistant

Pharmacists

MISS AGNES LAINER

MAURICE SALTZMAN

Training School for Nurses

MISS ANN ROBERTS, R. N. Acting Superintendent

MISS ELLA MACDERMOTT Instructress

MISS GRACE A. BEAN, R. N. . . . Night Superintendent of Nurses

MISS FRIEDA KOENIG Acting Assistant Superintendent

Purchasing Agent

H. C. BAILEY

Dietitian

MISS GRACE BOWDEN

Matron

MRS. SALLIE LIEBMAN

DISPENSARY AND SOCIAL SERVICE DEPARTMENT

Director of Dispensary and Social Service

MISS JOSEPHINE ABRAHAM

DISPENSARY ASSISTANTS

MRS. SOPHIE MERSING

MISS MINNA MEININGER

Dental Assistant

MISS ESTELLE BACHMAN

Visiting Nurses

MISS ROSE GOODMAN . . . Mount Zion Hospital District

MRS. ELIZABETH DIGGINS San Bruno District

Visiting Physician

DR. SAMUEL WELFIELD

Dispensary Office

MISS MARY LEWIS Medical Statistician

LEONE ETTLING Assistant

MISS MARTHA BUCK Clinic Historian

SOCIAL SERVICE WORKERS

MRS. J. M. JACOBI
MRS. CLAIRE DE GRUCCHI
MRS. LOUIS GOLDMAN
MRS. HERMAN LOEWENSTEIN
MISS HELEN SON
MISS HELEN LEVY
MISS ARLINE ROSENBLATT
MISS NITA NIETO
MISS ROSENSTOCK
MRS. J. B. LEVISON
MRS. JOHN I. WALTER
MRS. WM. WATERMAN

MISS ELIZABETH JACOBI
MRS. LAWRENCE BACHMAN
MRS. ALBERT EHRLMAN
MRS. G. H. FRUTIGER
MISS BLANCHE SON
MISS MARTHA BLUMENTHAL
MISS FLORA ROSENFELD
MISS KATHERINE CORRIGAN
MRS. HIRSCHFELD
MRS. MORGAN A. GUNST
MRS. I. W. HELLMAN
MISS EDITH COHEN

SAN BRUNO DISTRICT DISPENSARY

MISS HELEN BAUM

MRS. HENRY L. MAYER

MRS. JACOB SCHWARTZ

VISITING STAFF

Surgery

DR. CHARLES G. LEVISON

DR. HAROLD BRUNN

DR. JULIUS ROSENSTERN.....Emeritus

DR. E. J. CASPER.....Adjunct

Medicine

DR. E. O. JELLINEK

DR. SAMUEL H. HURWITZ

DR. ADOLPH NAHMAN.....Associate

DR. WILLIAM C. VOORSANGER.....Advisory

Pediatrics

DR. E. C. FLEISCHNER

DR. CLAIN F. GELSTON.....Adjunct

Obstetrics

DR. LOUIS C. BREITSTEIN

DR. CAVINS DETER HART.....Adjunct

DR. REGINALD KNIGHT SMITH.....Advisory

Eye

DR. AARON S. GREEN

DR. ROBERT D. COHN.....Emeritus

Ear-Nose-Throat

DR. HERBERT J. COHN

Genito-Urinary

DR. WILLIAM E. STEVENS

DR. LOUIS C. JACOBS.....Adjunct

Dermatology

DR. DAVID FRIEDLANDER

Orthopedics

DR. LIONEL D. PRINCE

Neurology

DR. W. F. BEERMAN

X-Ray

DR. LLOYD BRYAN

DR. H. E. RUGGLES

DISPENSARY STAFF

Surgery and Gynecology

DR. CHARLES G. LEVISON
DR. E. J. CASPER
DR. ROY MORRIS
DR. WM. HOLZBERG

DR. HAROLD BRUNN
DR. WILHELM WALDEYER
DR. M. HEPPNER
DR. WALTER FROHLICH

Medical

DR. E. O. JELLINEK
DR. ADOLPH NAHMAN

DR. SAMUEL H. HURWITZ
DR. ALLAN COHN

Eye

DR. AARON S. GREEN

DR. ROBERT D. COHN Emeritus

Ear-Nose-Throat

DR. HERBERT J. COHN

DR. W. O. MONTGOMERY

Obstetrics

DR. LOUIS C. BREITSTEIN

DR. CAVINS DETER HART

Orthopedics

DR. LIONEL D. PRINCE

Genito-Urinary

DR. WILLIAM E. STEVENS

DR. LOUIS C. JACOBS

DR. A. EPSTEEN

Neurological

DR. W. F. BEERMAN

DR. M. HIRSCHFELD

Mental Hygiene

DR. LILLIEN J. MARTIN

MRS. CLAIRE DE GRUCCHI

Dermatological

DR. DAVID FRIEDLANDER

Pediatrics

DR. E. C. FLEISCHNER

DR. CLAIN F. GELSTON

DR. H. CRABTREE

Masseuse

MRS. T. MISHKIN

Dental

DR. F. E. GODDELL

DR. MAY SCOTT

Optician

MR. K. KNUTSEN

Visiting Physician and Clinician for San Bruno

DR. SAMUEL E. WELFIELD

MOUNT ZION HOSPITAL

PRESIDENT'S REPORT

I have not prepared a report for this meeting, for two reasons: In the first place, I have not been doing so for several years past, and in the second place, we expect to have, in March, the joint meeting with the other constituent societies of the Federation, at which a detailed report will, of course, be presented. I shall therefore submit only the salient features of our work for your information at this time.

I am grateful to say in the first place that we have to record no deaths during the past year, either on the Board of Directors, the Ladies' Auxiliary or the staff, which is something that we should feel very thankful for.

The work that the hospital has done during 1921 is most interesting in many respects. In 1921 our total earnings, including dispensary, reached the figure of \$250,000.00, in round numbers, against 1920, \$187,000.00, and in 1919, \$156,000.00. From this you can see that our earnings have increased almost one hundred thousand dollars in the two years. The total income from all sources, which includes \$72,561.15 received from the Federation, but exclusive of endowments, bequests, etc., amounted to \$326,000.00 against \$273,000.00 in 1920. The important bequests and endowments that we received during the year were: \$2,000.00 from the estate of Emil Schmoll, \$1,000.00 from the estate of Fannie S. Haas, \$200.00 from Esther Levy of Seattle and \$122.40 from Benjamin Lezer Liveson.

We received for our special new nurses' building fund from the estate of Isaias W. Hellman, \$5,000.00; \$5,000.00 from Mrs. Jacob Stern in memory of her daughter; and \$5,000.00 from S. W. and Walter S. Heller, in memory of their wife and mother, which gives the total I have already touched on.

Reference to the new nurses' home leads me to say something at this point on the subject of our building projects. You have heard for the last two or three years at our annual meetings reference to the necessity for a new nurses' home. I don't have to say to you that this is more urgent now than ever. However, unfortunately we have made no real headway, for reasons which I will refer to in a moment. The directors have been giving very serious consideration to this whole question of new buildings. The demand for private rooms has been very great. In fact, our Superintendent has told us frequently that we could fill double as many rooms as we have. The change in management of the Adler Sanatorium in connection with the extraordinary demand for rooms has led the directors to give very serious consideration during the past year to the question of another private pavilion as well as the question of building the new nurses' home. I might add that we are ac-

tually at work investigating and considering the matter and will probably have a definite report from the committee within the next two or three months, after which it will be determined whether or not we will go ahead with the building. In other words, if the committee sees a way of financing it that will justify putting it forward, we will go to the Federation for its approval. Until that time we can do nothing. I should say on this point that the view of the directors is unanimously that we must not go out into the community for money. There have been too many demands made on the community, and unless we can finance it through a mortgage loan, nothing will be done at this time.

It is possible that we may conclude to build only the new pay wing, which can be financed, I think, without serious difficulty, leaving the new nurses' home for the future. Personally, I should very much regret such a decision, as our new nurses' home is becoming more and more necessary all the time, especially in view of the fact, as you know, that practically all of the local hospitals except Mount Zion have modern up-to-date nurses' homes.

I wandered away from my figures when I referred to the building fund, as I am so interested in it. Our expenditures during 1921 amounted to \$335,000.00 against \$307,000.00 in 1920. Our deficit for the year was \$9,900.00. We have had to impinge on our endowments to make up this deficit, which has not been done ordinarily. We cannot, of course, and do not use endowments given for specific purposes. I think we can feel that Mount Zion as a hospital is going ahead splendidly, particularly in the work that we are organized to do, by which I mean taking care of the poor sick. Of course, we give our time and money primarily that the poor may receive the best possible medical and surgical treatment. The pay department interests us only in so far as it enables us to take care of the poor. The ideal situation would be for us to have income enough to devote ourselves exclusively to the care of poor sick, but this we cannot do.

We now come to the work of the dispensary, which is becoming more and more important, for the reason in the first place that it is where all our preventive work is done, and secondly, that all free patients enter the hospital through the dispensary, or clinic as it is popularly called. In 1921 we treated, in round numbers, 25,000 cases in the dispensary, against 23,000 the previous year. Just think of that—25,000 cases in the dispensary! We have there six paid workers and our Superintendent and two visiting nurses. I do not know whether all of you realize just what the visiting nurses do. Primarily they respond to calls from homes of people who are unable to come to the clinic or for a variety of reasons do not come, and also advise and assist convalescents. Those two visiting nurses made 6,320 visits or over 500 visits a month

during the past year. One of them, I should explain, has an automobile. I might explain further that the work done by the San Bruno clinic with which we are working in conjunction is included. In fact, it is considered and handled as a branch of our dispensary. In addition to the six paid workers, we have an average of about eight volunteer workers daily; ladies who come to us and devote their time to the work in the clinic. The earnings in the dispensary during 1921 were \$20,000.00 against \$14,300.00 the preceding year. This is a very interesting and a most important feature from a sociological point of view. Poor people coming to the clinic for free treatment, if you please, upon whom it is the duty of our social service workers to impress the propriety of giving something for their treatment so as to enable them to keep out of the pauper class. Nothing is demanded from them, as the suggestions are made in a considerate and kindly manner. The earnings from this source amounted to \$20,000.00 against \$14,300.00 the preceding year, as I have already said, and that in the face of the fact that unemployment has increased so much during 1921 as compared with 1920.

There are a number of interesting features of this work which I think should be called to your attention. For example, the splendid work done through the income derived from the Rosenberg Fund. As you know, this fund is \$20,000.00, the income from which was to be applied to convalescents, and I will give one or two typical cases simply by way of illustration: A boy, threatened with tuberculosis, sent out of town. Girls sent to the country where they can be built up physically; and to give you an idea of how carefully the income from this fund is husbanded, I need only say that the entire income was not spent during 1921 and it is not necessary to add that the income from \$20,000.00 is not very large.

One item in the dispensary which is becoming a more important one and a very expensive one to the hospital, as we have no special fund from which to draw, is special nursing of free patients. If free patients come into the hospital and are desperately ill, they must have exactly the same treatment as pay patients, and it is not at all unusual to put two nurses on a case if the doctor says the case demands it—a day and a night nurse—for which the hospital is paying. Here is a wonderful field which I sincerely hope may be developed.

I want to say while on the subject of free patients that we have a capacity all told of about 80 pay and 80 free beds, a total of 160 beds in the hospital. You may have noticed in the newspapers that at a recent meeting of all the social service agencies in the city, special reference was made, in a very gratifying manner, to the free work done at Mount Zion, especially when compared with what is called free work at other institutions and which as a rule is not free work at all. Speaking of the work done in the hospital, there were, during 1921, 1,991

free patients treated who were given 18,087 days' treatment, against 1,903 in 1920 who received 18,441 days' treatment. I might explain to those who may not exactly understand what "days' treatment" means, that we have an increase in the number of patients received and a decrease in the number of days' treatment given. This means the hospital officials are watching carefully to see that patients are moved so that no one is in the hospital longer than necessary. We frequently find that some of these people are so much more comfortable in the hospital than they are at home that it is hard to get them out. In 1921 we treated 4,194 private patients against 3,974 in 1920. Here the number of days' treatment is not of so much importance. That is all that I can think of in connection with the hospital work.

The nursing question has become a very difficult one for us. You may have noticed in the papers recently a reference to the cost of nursing as a result of the laws that have been passed on the subject. The consternation with which we viewed the enactment of the eight-hour law for nurses may be remembered but this was only the start. There is now a rule to the effect that probationers for the first three months of their probation can only work four hours a day. Just think of it! The rest of the time they are supposed to be studying. Of course, you do not have to be told they are not studying. The result has been a very difficult situation for hospitals with training schools. This you will understand better when I tell you we are employing nineteen graduate nurses in the hospital at the present time. We should not have half that number in a hospital this size if we had a training school as we used to have it. In fact this whole training school question has been difficult since the war when women found so many other means of making a livelihood which paid better, etc., etc. To illustrate, during 1921, 60 students entered the training school, and from that number but 36 have remained. In other words, 24 of the girls that came in during 1921 went out before the close of the year. Some were found unfit to do the work and were dropped by the Superintendent; others gave it up on account of ill health, and, of course, some discover that it is not as romantic and heroic as they had thought it. The fact remains, however, that of sixty, twenty-four have gone out. We have 72 students in our training school at present against 67 at the beginning of last year and that brings us again to the proposition of the 19 graduate nurses; but four of the nineteen are graduates of Mount Zion. Our ambition should be to give our own graduates the preference, but they seem to prefer private work which carries better compensation and more liberty. In short, our training school is a difficult problem for us and is made more difficult by the fact that we are not housing the nurses properly.

During the year we have had several resignations from our board, and the directors have made a determined effort to find

young men to go on the board, in which we have been signally successful. Of course, some of us are getting old faster than we like to admit, but it must be recognized that sooner or later we must make room for young men, and every vacancy on the Mount Zion board should be filled by a young man.

Referring to the administration of the hospital at the hands of Dr. Hirschberg, the best evidence of his efficiency is that we have so few complaints. If there is any organization where one hears of shortcomings quicker than in a hospital, I do not know what it is. Our Superintendent of nurses, Miss Fox, left last year to take another position elsewhere and we put in her stead Miss Briggs, who had been with us for a time as instructress in the training school. The staff are, as a whole, working as they always have done, with enthusiasm and conscientiousness.

Our Domestic Science Department Mrs. Liebman is handling as efficiently as she has now for some years.

The great difficulty we are having both in our X-ray Department and laboratory on account of cramped quarters forces us to have in mind continually the necessity for expansion.

A year ago I asked the directors to relieve me of the responsibilities of the presidency and it was not done. At the final meeting of the board the other day I made an earnest appeal again to be relieved and again I was put off by the promise that by this time next year there would be another president. I want to repeat what I said last year, that I want to retire simply because I think it is for the best interests of the institution, but so long as you desire me to remain on the board, I will be only too glad to stay. I think, however, someone else should take the presidency.

This concludes my report to you of what has been done during the year.

Respectfully submitted,

J. B. LEVISON,
President.

MOUNT ZION HOSPITAL

FINANCIAL STATEMENT

For Fiscal Year Ending December 31, 1921

INCOME

Bequests:

Emil Schmoll.....	\$ 2,000.00	
Fannie S. Haas.....	1,000.00	
Esther Levy, Seattle.....	200.00	
Benjamin Lezer Liveson.....	122.40	
		\$ 3,322.40

Donations:

Mrs. L. A. Schwabacher, commemorating confirmation of daughter.....	\$ 100.00	
Mrs. Stella G. Simon.....	25.00	
Mrs. Kalman Haas and daughter, in mem- ory of Abraham Haas.....	20.00	
M. Hall McAllister.....	10.00	
Fireman's Fund Insurance Company.....	4.00	
		159.00

Memorial Bed Donations:

From Mrs. Sidney Schuman and Mrs. Abe Koshland for endowment of two beds in memory of Henry and Rose Wangenheim.....	4,000.00
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Memorial Bed Donations—Maternity Ward:

From Charles W. Haas, in memory of wife, Fannie S. Haas..	2,000.00
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New Nurses' Home Building Fund:

Bequest of Isaias W. Hellman.....	\$ 5,000.00	
Mrs. Jacob Stern, in memory of daughter, Fannie Stern Haas.....	5,000.00	
S. W. and Walter S. Heller, in memory of wife and mother.....	5,000.00	
		15,000.00

Hospital Earnings:

Rooms.....	\$ 96,651.99	
Wards.....	46,115.08	
Operating Room.....	32,527.32	
Nurses' Board.....	16,935.24	
X-Ray Laboratory.....	9,431.44	
Pathological Laboratory.....	11,304.43	
Pharmacy.....	9,016.95	
Phones and Postage.....	1,023.99	
Extra Diets.....	1,162.01	
Maternity Department.....	7,544.58	
Sundries.....	1,839.26	
	\$233,552.29	
Less written off as uncollectible.....	3,891.06	
		229,661.23

Dispensary Earnings:

Semi-Private Patients.....	\$13,980.25
X-Rays.....	851.00
Pathological Laboratory.....	834.05
Pharmacy.....	3,242.36
Optical Clinic.....	95.72

Orthopedic Clinic.....	\$ 243.00
Dental Clinic.....	344.85
Nurses.....	218.90
San Bruno Clinic.....	119.05

\$ 19,929.18

Interest:

On Treasurer's Balances.....	\$ 295.48
On U. S. of A. Liberty Loan Bonds.....	96.33
On Ignatz Steinhart Bequest.....	3,004.17

3,395.98

Federation of Jewish Charities:

a/c allotment for 1921.....	72,561.15
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Total.....\$350,028.94

EXPENDITURES

Hospital Maintenance:

Administration.....	\$26,562.38
Professional care of Patients.....	84,072.55
Departmental Expense.....	62,295.83
Steward's Department.....	76,549.21
General Expense.....	38,165.78
Store Room Expense.....	4,829.33

\$292,475.08

Dispensary Maintenance:

Salaries.....	\$14,060.75
Supplies.....	4,220.79
San Bruno Clinic.....	1,392.27

19,673.81

Hospital Equipment.....	4,989.14
Dispensary Equipment.....	702.87
Hospital Improvements.....	7,023.48
Insurance.....	2,672.41
Taxes.....	4,456.18
Sundry Expense.....	1,825.00
Office Expense.....	1,789.43

Total.....\$335,607.40

Expenditures.....\$335,607.40

Income.....\$350,028.94

Less Endowment Income:

Bequests.....	\$ 3,322.40
Mem. Bed Don.....	6,000.00
New Nurses' Home	
Don.....	15,000.00

24,322.40

325,706.54

Deficit.....\$ 9,900.86

ASSETS

Cash with Treasurer.....	\$617.09
Cash at Hospital.....	353.38

\$ 970.47

Accounts Receivable:

Patients' Accounts.....	\$18,633.46	
Hospital Special Funds.....	714.83	
Federation of Jewish Charities.....	14,561.15	
	<hr/>	\$ 33,909.44

Hospital Property—Book Valuation:

Realty.....	\$ 17,598.50	
Improvements.....	148,662.05	
Equipment.....	42,788.12	
	<hr/>	209,048.67

Securities—Convalescent Fund:

U. S. of A. Victory Loan Bonds.....	\$19,475.00	
Savings Deposit, Union Trust Co.....	2,198.19	
	<hr/>	21,673.19

Securities—New Nurses' Home Bldg. Fund:

U. S. of A. Third Liberty Loan Bonds.....	\$ 917.50	
U. S. of A. Fourth Liberty Loan Bonds.....	16,710.00	
Savings Bank Deposit, Union Trust Co.....	2,979.84	
	<hr/>	20,607.34

Total.....		<hr/> <hr/>	\$286,209.11
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LIABILITIES:

Hospital Bills Payable.....	\$ 33,395.48
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Federation of Jewish Charities.....	1,680.56
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Sundry Special Funds.....	754.07
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Trust Funds:

Convalescent Fund.....	21,798.76
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New Nurses' Home Bldg. Fund.....	20,607.34
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Capital Account:

Endowment Fund.....	\$114,596.85	
General Fund.....	93,376.05	
	<hr/>	207,972.90

Total.....		<hr/> <hr/>	\$286,209.11
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Respectfully submitted,

Audited and Approved

MEYER H. LEVY,

GREENHOOD AND JANSEN

Secretary.

Certified Public Accountants

SPECIAL DONATIONS RECEIVED AT HOSPITAL**Social Service Fund**

Ladies' Auxiliary.....	\$ 2.00
Dr. M. Heppner.....	5.00
Dr. W. Holzberg.....	5.00
Mr. A. Sugarman.....	12.00
Mrs. Max Wolf.....	7.50
Miss Wheeler.....	2.00
Dr. Shenson.....	10.00
Caspar Riese.....	3.00
Mrs. Albert L. Ehrman.....	5.00
Mrs. Herman Loewenstein.....	10.00
Mrs. Florence Schloss.....	100.00
In memory of Louis Goldman.....	10.00
Anonymous.....	12.50
In memory of Abraham Haas.....	5.50
In memory of Louis Haber.....	5.00

CAPACITY OF THE HOSPITAL

Private Service

Private Rooms.....	46
Private ward beds.....	36
Cribs for babies in maternity service.....	25
Total.....	107

Free Service

4 Wards, 12 beds each.....	48
Maternity beds.....	5
Tonsil beds.....	6
Children's beds.....	6
Cribs in Free Maternity Service.....	5
Cribs in Children's Service.....	3
Total.....	73
Total number of beds in Hospital.....	180

MOUNT ZION HOSPITAL

DIRECTOR DISPENSARY AND SOCIAL SERVICE DEPARTMENT REPORT

It is always interesting to watch the development of an organization from a comparative standpoint; with seven years of social service work in connection with dispensary work, it seems that a comparative study of this period might prove of interest to our many friends and benefactors. The past year has been one of almost "smooth sailing." There was but one serious handicap, which presented itself in the form of "UNEMPLOYMENT"; this was due to the prevalent strike conditions in the city, first that among the iron workers and secondly when all the building trades unions went on general strike. The question of unemployment among a real working class of people strikes the hardest blow that can be counted; this condition sent to our dispensary for free treatment many families who heretofore had been dependent on their own resources. This strike existed for many months and made a very strong imprint on the general family income; there is no doubt that the tremendous increase of new cases in 1921 over 1920 may be put to this cause—2,550 new cases as against 2,262 and 22,291 old cases as against 20,655, or an increase of 288 new cases and 1,636 old cases, a total of 1,914 more cases cared for in 1921 than 1920. The following tabulation shows seven years' work:

	1914	1915	1916	1917	1918	1919	1920	1921
No. New Cases	3,388	3,641	3,723	3,037	2,068	1,939	2,262	2,550
No. Old Cases.	7,036	12,081	20,163	20,809	17,010	17,112	20,655	22,291
Total No. Cases	10,424	15,659	23,885	23,846	19,078	19,051	22,917	24,841

The very keen interest shown by the Dispensary Committee has been the source of much comfort and help in handling all the weighty questions pertaining to dispensary affairs. These meetings are called regularly on the third Wednesday afternoon of each month, but the individual members are never too busy to respond to a special meeting called at a moment's notice. To the following committee members is the dispensary grateful for their splendid spirit of co-operation:

Mr. Louis A. Schwabacher Chairman
 Mr. J. B. Levison President of Mount Zion Hospital
 Mr. Walter Heller Director of Mount Zion Hospital
 Dr. Samuel B. Hirschberg Superintendent of Mount Zion Hospital
 Dr. Chas. G. Levison Representing Staff of Mount Zion Hospital
 Mrs. Albert Ehrman Director of Mount Zion Hospital—Ladies Auxiliary
 Mrs. Albert Rosenbaum Member Ladies Auxiliary of Mount Zion Hospital

Mrs. Louis Goldman. Social Service Dept. Mount Zion Dispensary
 Mrs. Lawrence Bachman. . . . Social Service Dept. Mount Zion Dispensary
 Mrs. Herman Lowenstein. . . . Social Service Dept. Mount Zion Dispensary
 Miss Josephine Abraham. Director of Dispensary and Social Service

The greatest progress noted in any one specific department is that of the Baby Welfare. This health centre is held every Wednesday afternoon and is most ably handled by Dr. C. F. Gelston as medical examiner and adviser. Mrs. Bessie Diggins, registered nurse, who gives special attention to the weighing and measuring of every baby and who also has the all-important task of doing the "follow-up" work on all these children, and Mrs. L. Bachman and Mrs. L. Goldman, who handle the social service end of this work and are untiring in their efforts—and last but by no means least is Miss Frances Baruch, who has done the registering of all the children. With the beginning of this health centre in August, 1920, from six to ten children were examined each afternoon but as the time advanced from twenty-five to thirty-five children were examined. This tremendous growth has continued from the spring of 1921 to the end of the year. The keen interest of the mothers in their marked regularity is proof alone of the results accomplished in this work. In this connection too much praise cannot be given Dr. Lillian J. Martin, who, with her assistant, Mrs. Claire DeGrucchy, and an able corps of students, handles the psychological tests. The general need of baby welfare work has grown to such an extent that a Health Centre has been established in connection with the San Bruno Dispensary. Dr. C. F. Gelston and Mrs. Bessie Diggins, assisted by Mrs. Jack Walter, have charge of this work, and whereas this health centre is but in its infancy it already bids fair to make the same strides that the Mount Zion Health Centre has done. For your kind consideration the following statistics show the action of the Health Centre at Mount Zion Dispensary from January, 1921, to December, 1921, inclusive:

Number of Clinic days (Wednesday afternoon)	48
Number New Cases	210
Total Number Cases	325
Number Clinic Visits	1,066
Average number daily cases	22
Average number new cases	5
Average number daily cases	27

What appears to be the most valuable and necessary part of the work in connection with the out-patient department is the very intensive work done by our two visiting nurses, Mrs. Bessie Diggins, who visits for the San Bruno District and does follow-up for Mount Zion Health Centre, and Miss Rose Goodman, who does all other visiting exclusive of the San Bruno

District. Together these nurses made 6,430 visits during the past year. As we know that many social problems are very often the result of medical problems, it is the task of these invaluable workers to make thorough investigations along the lines of housing, sleeping quarters, diet, clothing and such else as might have to do with the physical, mental and moral welfare of the family. There is an ever constant demand from these homes on the time of these nurses; however, their time is never too much occupied to make a ready response, thereby often alleviating many temporary ills and troubles. It is not only the physical that must be considered, but only too often is the nurse called upon to help decide some very weighty family question. This service is one that shows more returns from the standpoint of real rehabilitation than any other angle of the work. In connection with home visiting, the splendid work done by our visiting physician must not be overlooked—Dr. Welfield made 346 visits in the home.

In discussing dispensary statistics the work would by no means be complete without a report of the wonderful piece of work done in the San Bruno Dispensary. During the year 1,384 cases were cared for; of this number 206 were new cases. It is too early to attempt a report on the Health Centre at San Bruno; suffice it to say that the beginning has been a splendid one. The San Bruno Dispensary is ably cared for by Dr. Samuel Welfield as clinician, Mrs. Bessie Diggins as nurse and visitor, and Mrs. Henry Mayer, Mrs. J. Schwarz and Miss Helen Baum as social workers.

The problem of hospital convalescents, always such a question as to their future care, has been wonderfully taken care of through the "Lena Rosenberg Convalescent Fund," said fund established in 1920 by the Messrs. Rosenberg in memory of their beloved mother. Previous to this doctors and social workers were taxed with the weighty question, "How are we to take care of post-hospital cases requiring special care?" This has now been solved and the doctor's recommendation for special relief is immediately acted upon. The following specific cases may give you an idea of the type of case assisted through this fund:

Mrs. G., a patient in the hospital for many weeks, suffering with inflammatory rheumatism, was recommended to the springs where she might have the advantage of mud baths; this was carried out and after four weeks the patient returned so much improved that she has not had to return to the clinic. A young chap, aged twelve, with a predisposition to lung trouble was sent to the Preventorium at San Mateo, where he remained for a period of three months. Mrs. S., a chronic sufferer from asthma, was advised that a climatic change was necessary for her improvement; she was sent to a sanatorium at Ross, where she remained for four months. And so on for many other equally important cases. Mount Zion Hospital

is surely blessed in having such benefactors. Right here let it be said that a fond hope is being entertained that the same blessing may come to the institution in the nature of a "Special Nurses' Fund."

It has been the aim of the Dispensary that the spirit of social service be ever present among all clinic patients, whether they be clinic visitors or hospital patients. Daily visits to ward patients in the hospital are made—among these patients every type and class is represented, many of them having enjoyed "better days" at some previous time. It is to this particular type that the kind word and personal attention means more than words can tell. Whatever is within human power is done to satisfy a request or a desire. The real significance of these daily visits is best shown by the joyous expression of greeting after a few days' vacation.

The Dental Department, with its ever-growing demands, continues to do splendid work. The best proof of the good work accomplished through the work of dental prophylaxis is to quote figures—in 1920, 2,422 cases were taken care of, whereas in 1921, 2,065 cases were treated, thereby proving conclusively that the lessons in the care of the mouth, had been taken home. Of this great number of cases treated 371 had never been to a dental department before—out of 2,065 cases treated, 1,141 were operative cases. If it were not for the amount of good accomplished through the educational end of this work, it would be a tremendous problem how to take care of the number of applicants. It is to Miss Estelle Bachman, social worker and assistant in the dental clinic, that the credit is due for this fine piece of educational work. The amount of free work done in this department, 311 free orders, amounted to \$1,069.00.

Without co-operation, work of this type cannot be carried to a successful end. This quality is omnipresent throughout the working staff of the hospital, and the constituent societies of the Federation. There is the fine piece of work carried on in the office of the Eureka Benevolent Society, under the able guidance of Mr. I. Irving Lipsitch—it is through his office that many of our departments are virtually "fed"—the field workers from this office form the background for our social service work and constitute the connecting link between the hospital and the home.

To the Superintendent of our hospital is the dispensary more than grateful for his splendid interest and hearty co-operation—no question is too weighty or too trivial to give it his time and thought.

Our hospital staff in its daily work in the clinic accomplished work the immensity of which figures alone can verify. Almost every department of medicine holds a daily clinic—these clinics are presided over by a "chief of service" and assistants. What a privilege it is for these unfortunate people to

have such an opportunity to make known their complaints. It is not only the physical complaint that the doctor must listen to, but he must also become the advisor in family affairs. Words are in vain to express to these splendid men and women due praise and appreciation.

Of all the departments attached to the hospital and upon which the clinic is most dependent is the pharmacy. Unless one has been present during a busy clinic morning and has seen what it means to get out some forty prescriptions, in a couple of hours, the splendid efficiency of the drug department cannot be appreciated. It is to its most capable leader, Miss Agnes Lainer, and her willing and ambitious assistant, that all this credit is due. Perhaps it will mean just a bit more to my readers to state that during the past year 5,584 prescriptions have been filled for the clinic. Then there is the X-ray department, the laboratory, the dispensary office where all hospital records are kept, patients admitted and discharged, also the supply room, the house-keeping department, the purchasing department, upon all of these the clinic depends in one way or another and from whom only courtesy and prompt action has been received.

The splendid co-operation of the nurses' training school has helped materially to facilitate work in the dispensary. These girls are untiring in their efforts to please and comfort. There have been some very sad times during the past year when the nursing work was very much handicapped through the great amount of illness among the student nurses, thereby throwing the burden of the work on a few. In spite of this stress of time, work went on with the same cheerful spirit. It is due to the work of the superintendent of nurses and the supervising nurses on the floors that this work has been accomplished.

Many acts of kindness and gifts have been made the dispensary in the past year. One of the most splendid is that done by the Ladies' Auxiliary in their monthly contribution to the social service emergency fund of twenty dollars, also many complete layettes made by their members. Another beautiful piece of work was done by the Emanuel Guild and handled by Mrs. Cora S. Kramer in the distribution of Chanuka gifts to some fifty children. It is needless to say how many little hearts were made glad. Other friends to whom the department is indebted for various acts of kindness and generosity are the following:

Mrs. Albert Ehrman	Many Gifts of Clothing
Mrs. Louis Haber	Children's Clothing
Mrs. D. G. Guggenhime	Crochet Baby Blankets
Esther Hellman Club (San Bruno Neighborhood House)	
	Flannel Bed Jackets
S. F. Fruit and Flower Mission	Thanksgiving Dinners for Six Families
Concordia and Argonaut Clubs	Papers and Magazines
Margorie and Georgiana Lewis	Hand-made Bead Chains for Small Children
Mrs. Meyer Chaban (Sewing Circle)	Chanuka Candy

Miss Edith Hecht.....	Money for Toys
Dr. Maurice Heppner.....	\$ 5.00
Dr. Holzberg.....	5.00
Mr. A. S. Sugarman.....	2.00
Mrs. Albert Ehrman.....	5.00
Mrs. Herman Loewenstein.....	10.00
Memory Fund (Mrs. Max Wolf, Mrs. M. C. Sloss, Mrs. L. G. Gold- man, Mrs. A. L. Gump).....	10.50
Mrs. Florence Schloss.....	100.00

Last but by no means least is that splendid corps of volunteer social workers who have been so regular in their clinic work.

Mrs. Leon Voorsanger	Miss Martha Blumenthal
Mrs. J. M. Jacobi	Miss Helen Weinstein
Mrs. Claire deGrucchy	Miss Elizabeth Jacobi
Mrs. Lawrence Bachman	Miss Arline Rosenblatt
Mrs. Louis Goldman	Miss Carolyn Haevenrich
Mrs. Albert Ehrman	Miss Helen Katten
Mrs. Herman Loewenstein	Miss Flora Rosenfeld
Mrs. C. H. Frutiger	Miss Nita Nieto
Miss Helen Son	Miss Katherine Corrigan
Miss Blanche Son	Miss Rosenstock
Miss Hinda Baer	Mrs. Hirschfeld
Miss Helen Levy	

Respectfully submitted,
JOSEPHINE ABRAHAM,
Director of Dispensary and Social Service.

MOUNT ZION HOSPITAL

STATISTICS OF PATIENTS—ADMISSIONS AND DISCHARGES—1921

PRIVATE ROOMS AND WARDS

	ROOMS	WARDS	TOTAL
Number of Patients Admitted.....	2,119	1,208	3,327
Number of Patients Treated.....	2,595	1,599	4,194
Number of Patients Discharged.....	2,124	1,208	3,332
Number of Days Treatment.....	14,070	11,388½	25,458½

Number of Births..... 497 Number of Deaths..... 76

FREE WARDS

Number of Patients Admitted.....	1,408
Number of Patients Treated.....	1,991
Number of Patients Discharged.....	1,393
Number of Days Treatment.....	18,087
Number of Births.....	115
Number of Deaths.....	33

STATISTICAL REPORT OF CASES AND DAYS' TREATMENT

FREE AND SEMI-PRIVATE SERVICE

	NUMBER OF CASES	TOTAL	NUMBER OF DAYS TREATMENT	TOTAL
SURGICAL	Free..... 344 Semi-Private 426	770	3,348 3,870	7,218
MEDICAL	Free..... 264 Semi-Private 208	472	3,492 2,221	5,713
OBSTETRICAL	Free..... 36 Semi-Private 136	172	319 1,081	1,400
CHILDREN'S MEDICAL	Free..... 245 Semi-Private 35	280	2,196 323	2,519
CHILDREN'S SURGICAL	Free..... 134 Semi-Private 163	297	606 631	1,237
TOTALS		1,991		18,087

MOUNT ZION HOSPITAL

STATISTICS DISPENSARY AND SOCIAL SERVICE DEPARTMENT—1921

	Number of Cases		Number of Cases
Surgical.....	3,667	Genito-Urinary.....	1,564
Gynecological.....	1,555	Orthopaedic.....	821
Medical.....	4,546	Massage.....	861
Pediatric.....	3,346	Dental.....	2,065
Dermatological.....	1,418	Neurological.....	198
Ear, Nose, Throat.....	22,541	Mental Hygiene.....	91
Eye.....	1,047	Refraction.....	626
Obstetrical.....	782		
Number of New Cases.....			2,550
Number of Old Cases.....			22,291
Total.....			24,841

HOSPITAL ADMISSIONS

Department:		Department:	
Pediatrics.....	180	Dermatological.....	24
Ear, Nose, Throat.....	324	Surgical-Gynecology.....	406
Medical.....	276	Genito-Urinary.....	53
Obstetrical.....	130		

GENERAL STATISTICS

Number of—		Number of—	
Nurse's Visits.....	6,330	Doctor's Visits.....	346
Free Optical Orders.....	132	Free Wassermann Orders.....	114
X-Ray Orders.....	219	Orthopaedic Orders.....	52
Ambulance Orders.....	38	Nurses' Visits.....	76
Free Prescriptions.....	1,539	Pay Prescriptions.....	4,184

EUREKA BENEVOLENT SOCIETY

Organized October 2, 1850

Incorporated March 29, 1851

Re-Incorporated April 9, 1907

Business Office: 436 O'Farrell Street

Telephone Franklin 546

OFFICERS AND DIRECTORS—1922

OFFICERS

President

JOHN I. WALTER

Treasurer

HERBERT E. CLAYBURGH

Vice-President

MORRIS MITAU

Secretary

MEYER H. LEVY

Vice-President

SIMON ANSPACHER

Superintendent

I. IRVING LIPSITCH

DIRECTORS

	Term expires April 1st		Term expires April 1st
JOHN C. ALTMAN.....	1924	MORRIS MITAU.....	1925
SIMON ANSPACHER.....	1925	HENRY REDLICK.....	1924
HERBERT E. CLAYBURGH....	1924	MRS. AMANDA SCHLESINGER..	1923
LOUIS FRIEDLANDER.....	1925	MORRIS SPIEGELMAN.....	1923
WALTER S. HELLER.....	1925	JOHN I. WALTER.....	1924
HENRY L. MAYER.....	1923		

STANDING COMMITTEES—1922

CHILDREN'S WELFARE

SIMON ANSPACHER, Chairman MRS. AMANDA SCHLESINGER

WELFARE OF THE AGED

MORRIS MITAU, Chairman LOUIS FRIEDLANDER

DESERTION AND LEGAL AID

JOHN C. ALTMAN, Chairman RICHARD S. GOLDMAN

ADMINISTRATION

MORRIS MITAU

AUDIT AND FINANCE

HERBERT E. CLAYBURGH, Chairman
HENRY L. MAYER SAMUEL MEYER

WIDOW AND ORPHAN FUND

HENRY SINSHEIMER, Chairman
SIMON ANSPACHER ALBERT MEYER

CARE OF THE SICK

WALTER S. HELLER, Chairman
HERBERT E. CLAYBURGH HENRY REDLICK

EUREKA BENEVOLENT SOCIETY

PRESIDENT'S REPORT

The laws of our Society require me to submit for your consideration a statement of the work which fell to us, and of the results attained. In doing so, I hope that I shall be able to show that we have, in serving those whom circumstances brought to our attention, done so faithfully, conscientiously intelligently, and with a view to not alone their own best interests, but also to the advantage of the community in general, and the Jewish community in particular.

It is first important to measure the extent of the problem as it was presented to us during the year 1921. An analysis of the Statistical Tables which are included herein, shows that 2,207 individuals were served by us during the year; it is quite remarkable that this number is almost the exact number whom we served in 1920, when the figure was 2,214. However, there is a pronounced difference between the two years. We dealt with 866 cases in 1921 as against 731 in 1920. The discrepancy in the number of cases is due to the fact that we had a very much larger number of unattached persons to deal with in 1921, namely 438 against 316. This was largely because of the industrial depression and the consequent unrest which prevailed throughout the country, as a result of which many men, and women, too, were unable to find employment in their own communities, sought better chances elsewhere; with limited resources many of them started out for the West, from which glowing reports of stabilized conditions had reached them; they came in large numbers to San Francisco, where, too, they experienced difficulties; their resources wiped out, they finally came to our attention. Most of them asked for work, and they were really anxious to maintain themselves by honest toil, but this has been most difficult to find for them. The few vacancies which could from time to time be unearthed, were needed for those who had a greater claim on the community by reason of a longer residence or because they had immediate dependents. The employers, too, having a choice, did not willingly accept those who were newcomers in our midst, and who would probably not remain here long enough to become part and parcel of our community life. The situation of these "transients" or "non-residents" was rather critical, and while the amount of money needed to relieve their distress was not alarmingly large, they did require a great deal of service and considerable financial assistance. Most "family welfare" agencies like ours, in this city and elsewhere, do not concern themselves with unattached men and women, occupying themselves altogether with aiding families. Our policy in the past has been to include these unattached persons in the scope of our activities. To determine whether the increased work and

responsibilities made it necessary for us to confine ourselves to resident families and individuals, the matter was carefully considered by the Board of Directors, which reached the conclusion that in order to safeguard the community from the individual solicitation that would follow closely on any change of our policy, it would be necessary for us to continue our interest in the cases of any Jewish men, women or children who came to our notice directly or indirectly, whether they be strangers in our midst or residents.

We further formulated a policy of returning to the communities from which they came those who become dependent within the first year of their residence here. This policy we are prepared to adhere to rather rigidly, because we feel that any other method of treatment would impose an undue burden on those who support our and other local institutions, and would, at the same time, attract to San Francisco a group of persons who cannot hope to become self-supporting. Of course, we have made and will make exceptions to this rule, especially in the cases of those who need but a temporary hand of friendship; these in some measure, include persons from foreign countries—who have lost their all in the wake of the War. We are now dealing with a group of such families, whose standard of living is high and must be maintained. We feel sure that they will eventually become a credit to our city and to our community.

Our relationship to the State, the County and the City, from all of which a large number of our clients receive aid which is administered by us, has been increasing pleasantly and effectively.

Together with representatives of the Juvenile Court, the Associated Charities and the Catholic Charities, our agents serve on a Case Committee which passes on all applications for City and County Aid before the same are presented to the Judge of the Court who must, under the law, decide whether aid is required. This co-operative spirit has contributed largely to the promotion of standardized thought by and among the three large relief organizations which operate in this City.

"Sickness" appears to be the reason for the distress in about one-fifth of the cases with which we deal. Realizing that a reduction in the number of those who are ill will mean a substantial reduction in our relief disbursements, we have continued and enlarged our preventive work. Mount Zion Hospital, its clinics, visiting physicians and nurses, have co-operated heartily with us. All children under our care are being carefully examined as to physical, dental and mental condition regularly every six months, and all remediable defects are being closely scrutinized with very promising results. However, we have been working on broader lines of preventive medicine, and we hope soon to see the establishment at Mount Zion of an Adult Health Centre, which shall serve as a diag-

nostic centre for the benefit of those with whom we and other social agencies come into contact—persons who are not sick, but rather who believe themselves perfectly well. An experiment has already been made in this matter, the results of which force the conclusion that a well-organized and properly conducted Health Centre will bring to light the existence of many defects which with early attention can be corrected; we think that this will mean an economic saving to the community and also to our Society.

Our Committee on the Care of the Sick under the Chairmanship of Mr. Walter Heller, who is also a member of the Hospital Board, has organized and formulated rules for the guidance of our office in dealing with those who apply to us for aid during or because of sickness. This Committee will be extremely helpful in developing a constructive program of prevention of disease and rehabilitation of the sick.

Our other Committees—Children's Welfare Committee with Mr. Simon Anspacher as its Chairman, the Committee on the Welfare of the Aged with Mr. Morris Mitau as its Chairman and the Committee on Desertion and Legal Aid under the Chairmanship of John C. Altman—have been meeting regularly; they have carefully scrutinized the work entrusted to their care and have given it every attention.

Our child-placing work has progressed very satisfactorily, so that our boarding homes which have been visited by public officials and visitors from other agencies, both local and foreign, have brought forth encouragement and admiration.

We have expended, in relief alone, \$108,847, exclusive of the cost of service given, and the administrative disbursements, the details of which will appear in our Secretary's Financial Statement. Of this amount, \$52,328 or nearly 50 per cent came from City, County and State; an additional \$11,000 in round figures came from and directly in behalf of those whom we served. The remainder and all the other expenditures of our Society came from the Jewish men and women of San Francisco through our parent body, the Federation. It was indeed fortunate for our Society and those to whose welfare it is dedicated, that the response to the Federation's appeal was generous. We hope and believe that it will be possible for our community to look after our needs in the future as it has in the past.

"Service" rather than "almsgiving" is our watchword. In line with this modern conception of our responsibilities, our good offices were extended in the direction of enabling residents of this City to send help to their relatives in Russia by the purchase of food drafts of the American Relief Administration and the Joint Distribution Committee; since December 2, 1921, drafts to the value of \$3,500, were purchased by 243 persons without any charge either to them or to their relatives other than the actual cost of the draft.

We have also assisted in organizing the work of securing the financial adoption here of European War Orphans. Since last March 235 adoptions, each carrying with it a contribution of \$100 for a child's maintenance for one year, have been procured locally; and as a result of the impetus gained here, additional 349 adoptions were procured in California, Oregon and Washington, making the total contributions from the Pacific Coast \$58,400. In this work, Mr. Max Schwabacher, whose distinguished father was at one time the President of the Hebrew Board of Relief, which then included our organization, has given all his time, talents and energy, freely and unreservedly, as he has done for two years past as a volunteer member of our Staff.

My predecessor, Mr. Morgan A. Gunst, called attention a year ago to our aid in the establishment of a municipal office whose function it shall be to check the evils of child and wife desertion. We found during the year that in order to vigorously search out and deal with those who had in years past left their homes without making provisions for their dependents, it required the service of a trained expert. Accordingly we enlisted the co-operation of the other two agencies in the city who had the same problem, and for the past five months, a Jewish worker is being jointly employed by the Associated Charities, the Affiliated Catholic Charities and the Eureka Benevolent Society, to follow up the deserters, to bring them back to a realization of their responsibilities, and, if necessary, to prosecute them. A number of cases have been successfully solved; others are pending, but we are convinced of the wisdom of the step we took, not only by the social results, but also by the financial savings which have accrued to us in these cases. Our Mr. John C. Altman and the members of his Committee have aided materially in this very extraordinarily difficult piece of work.

The extension of our activities has been very decided, and we have become considerably hampered by lack of space. This matter is constantly in our minds because of the handicap it presents to our indefatigable Vice-President, Mr. Morris Mitau, whose work and modesty are too well known to require comment and also, of course, to our Superintendent, Mr. I. Irving Lipsitch. Accordingly this matter was carefully looked into by a Special Committee which has recommended against the expenditure of any money on the further remodelling of our building, especially as the matter of securing other quarters for the business office of the Federation is now under consideration. If the Executive Committee feels warranted in seeking space elsewhere, we shall probably find that the facilities of our building will answer our needs at least for some years to come.

Realizing the limitations of time, I deem it wise to condense this report. I wish to record before concluding the valuable

assistance rendered your President by the members of our Board, by our various Committees, by our employees, by the various departments of Federation, and last, but by no means least, by Mr. I. Irving Lipsitch, whose service to the Society, to the Federation and to the community, grow more valuable every year that he devotes them to our work.

May I, in conclusion, ask you to pause for a moment, in memory of Henry G. Meyer, who served us as Treasurer faithfully and well. His example of service, his inspiration as a student of social problems, his devotion to the cause of humanity, should be an incentive to all of us.

Respectfully submitted,

JOHN I. WALTER,
President.

EUREKA BENEVOLENT SOCIETY

VICE-PRESIDENT'S REPORT

The futility of addressing an assembly like the one before me lies in the fact that there is little that I can bring forth which is new, as we are the ones who in one way or another endeavor to do for the community what we can; it lies in the fact that we are co-workers that we fairly well know what our work is, that we are convinced of each other's will to "Do," do it with a "Will" and to the best of our ability. There is, however, one point which I will endeavor to bring out in which you can be of material assistance, by strengthening our hand in the work of the Eureka Benevolent Society.

The deplorable fact is that the vast majority of the subscribers to the Federation are disinterested in its real work or that of its constituent societies; they are interested in but two items: FIRST, the amount of the yearly subscriptions, which, in their opinion, relieves them from all further responsibility; SECONDLY, the criticism of the manner in which the work is done; as to this, they are, of course, as contributors, fully entitled to comment and criticize, but only on the basis of information and knowledge.

Now it is a fact that we most sincerely invite constructive criticism; we desire to be intelligently advised; we know that discussions of our problems are helpful and lead to better work. We would appreciate the coming into our office of people who have something to tell us or who have come to ask for explanations. By this attitude we would be either convinced of a better way, or the visitor would be convinced that our way of doing is correct. In either case the result is not only a satisfaction, but a real help.

Unfortunately this course is rarely adopted; matters are discussed at the club, at luncheons, or at bridge afternoons, by persons who never did social work, but who by simply talking, and by talking to people who know just as little as they themselves do of social service, do positive harm through destructive criticism. Being fairly acquainted with the work of the Eureka Benevolent Society, I may speak of this feature with some confidence.

It is astonishing that the work of the Eureka Benevolent Society, an organization which has existed in this city for over sixty years is so little understood as it is, even by subscribers of many years' standing. There is a very general impression that the function of the Eureka Benevolent Society is primarily to deal with professional seekers of alms. Now it is a fact that the "Professional," as such, is practically eliminated from our work, and gives us no serious concern, through methods which have been proven, and I may also say are "thorough." This should become fairly evident when I say that during the past

year we dealt with 866 cases involving 2,207 individuals; they came to our notice for varied reasons, such as tuberculosis, other sickness, physical defects, mental defects, unemployment, imprisonment of wage earner, insufficient earnings, old age, desertion, widowhood, dependency of children, domestic difficulties and an assortment of miscellaneous and unclassified causes. There is practically no phase of life with which we do not come in contact and with which we do not have to deal at one time or another.

One of the causes of difficulty in our work is the S. O. S. call over the telephone of some well intentioned subscriber, in behalf of a person or family who was just brought to his notice, giving a heart-rending description of the situation. In almost every instance the reported case is one that we have known for some time, often for many years. If the subscriber would, before giving privately in such cases, notify our office, or better still, would take the trouble to call on us, before taking the applicant's statement at face value, imposition would often be checked.

We know that in many instances without a knowledge of the situation, we have been called "heartless" and that without investigation our office has been charged with having refused all assistance; that charitably and kindly disposed individuals have frequently made ill advised gifts to persons who should have been placed on their own responsibility for good and sufficient reasons, that we have been roundly condemned, and the statement that we have without reason denied help has been circulated among friends and acquaintances, with the result that we have often received undue and undeserved criticism which has been as destructive as it has been unfair.

This destructive criticism undermines our work, it does worse than that, it often takes the heart out of it for the time being; not permanently to be sure, for if it did we would not be fit to carry on; but it is indeed very discouraging.

To be criticized by an applicant, aye even to be insulted is not rare. We are broad enough to take it as an incident of the work, due to ignorance and sometimes to worse attributes, but we have only a right to expect that the Federation contributors should exercise judgment; they should know that this organization is managed by people who also have human instincts, and who thoroughly go into the merits of each and every case, acting on the knowledge gained and on the basis of experience.

Our denying aid is never, as you can readily see, a personal matter with us, any more than the refusal of a physician to prescribe a certain course of treatment which is demanded by the patient, is due to the personal feeling of the doctor. Our denial is always based on a belief that the individual's good and the community's good both require certain action on our part—

often requiring considerable physical as well as moral courage. To illustrate:

We had a telephone call from Presidio Terrace—a woman was asking some resident there for help; she was told to go to the Eureka Benevolent Society; she replied that it was useless to go there, because she had already been there for help which was denied her. We asked for the name of the applicant and discovered that that person had been known to us for years and had been assisted by us for years. We looked up our records and found that shortly before that day, this woman had been given \$96 worth of household furnishings, consisting of sheets, pillow cases, towels, blankets, shoes and grocery orders.

This is not an isolated case, but a typical case. I am trying to impress upon you the necessity of bringing your acquaintances to the realization of the fact that statements should be verified; that they can frequently be best verified after consultation with us. Your friends must be convinced that we are earnestly trying to do the right thing by all of our applicants, that we are endeavoring to be just, that we have dependable records, that we know "Who is Who"; they should consider us as they would their own doctor in case of sickness, whom they would call in and whose directions they would follow, instead of trying to play the doctor's role by undertaking a cure when they are not competent to judge the causes or symptoms.

Whenever the time comes that our subscribers have this confidence in us, a confidence to which by reason of judgment and experience and human instincts we are entitled, it will indeed be a wonderful help to everyone who devotes himself or herself to social work. If you see the justice of these remarks, and will have your friends look at this matter from this standpoint and urge them to act accordingly, you will do a service of the greatest value, and help the excellent work of our able Superintendent, Mr. I. Irving Lipsitch, under whose guidance we are trying to do what is expected of us.

Respectfully submitted,

M. MITAU, Vice-President.

EUREKA BENEVOLENT SOCIETY

FINANCIAL STATEMENT

For Fiscal Year Ending December 31, 1921

GENERAL FUND

INCOME

Schedule A:

Contributions Towards Children's Aid:

From City and County of San Francisco account committed children.....	\$40,136.89
From Widows' Pension Bureau account maintenance of widows and their minor children.....	12,191.01

\$52,327.90

From relatives and friends.....	3,160.99
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\$ 55,488.89

Bequests:

George S. Newbauer.....	500.00
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Donations:

From Mrs. Sigmund Schwabacher, in memory of husband.....	\$100.00
From Sig. M. Heller, in memory of father....	100.00
Charles Rosenthal.....	10.00
J. Rosenberg.....	5.00
William Nossen.....	6.00

221.00

Relief Grants Returned.....	2,383.17
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Contributions Towards Transportation.....	1,990.57
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Contributions Towards Special Cases.....	2,795.13
--	----------

Interest on Treasurer's Balances and Investments.....	1,092.73
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Returned Expenses:

Account telephone service.....	\$180.00
Account auto insurance.....	25.45
Account clothing bureau.....	438.64

644.09

Federation of Jewish Charities:

a/c allotment for 1921.....	74,568.19
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Total.....	\$139,683.77
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EXPENDITURES

Relief:

Pensions.....	\$69,028.78
General Relief.....	17,507.78
Transportation.....	2,861.13
Rents.....	1,077.01
Rehabilitation.....	197.15
Furniture.....	363.12
Medical Aid.....	846.72
Interments.....	105.00
Clothing Bureau.....	9,414.32
Nursing and Caretaking.....	3,890.79
Milk.....	3,555.47

\$108,847.27

Administrative Expense:

Salaries.....	\$22,766.31	
Car Fares.....	257.63	
Stationery, Printing and Postage.....	1,907.44	
Telegrams.....	322.80	
Telephones.....	754.42	
Sundries.....	2,423.82	
House Expenses.....	2,460.66	
Automobile Expenses.....	549.30	
		<u>\$ 31,442.38</u>

Auto Equipment..... 323.30

Office Equipment..... 385.80

Taxes..... 185.02

Total.....\$141,183.77

Expenditures.....\$141,183.77

Income.....\$139,683.77

Less Bequests transferred to

Endowment Fund.....	500.00	
		<u>139,183.77</u>

Deficit.....\$ 2,000.00

ASSETS

Cash: Commercial Account.....\$ 3,519.35

Savings Bank Deposits..... 3,338.74

Realty Holdings:

Silver Property.....\$ 300.00

Liebig St. Property.....1,874.56

Eichenbaum Property.....164.15

Kushner Property.....317.40

2,656.11

Office and Investigators' Cash Advanced..... 395.00

Loan Account..... 2,011.54

Trust Funds..... 147.47

Accounts Receivable:

Federation of Jewish Charities.....\$4,748.19

Fresh Air Fund.....49.50

4,797.69

Bonds:

PAR VALUE	BOOK VALUE
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5,000 Pacific Light and Power Co. 5%.....	\$5,000.00
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5,050 U. S. of A. 3rd Liberty Loan 4 $\frac{1}{4}$ %....	5,050.00
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7,650 U. S. of A. 4th Liberty Loan 4 $\frac{1}{4}$ %....	7,640.00
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2,500 Congregation Sherith Israel 5%.....	2,500.00
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20,190.00

Total.....\$ 37,055.90

LIABILITIES**Special Funds:**

San Bruno Fund.....\$300.00

Real Estate Loan Fund.....232.95

\$532.95

Accounts Payable:

Widow and Orphan Fund.....	\$4,250.00	
Federation of Jewish Charities.....	2,460.66	
		<u>\$ 6,710.66</u>

Capital Account..... 29,812.29

Total..... \$37,055.90

WIDOW AND ORPHAN FUND**INCOME****Schedule B:**

Interest on Investments..... \$7,675.00

EXPENDITURES

Dispensations to Widows and Orphans..... \$4,860.00

Sundry Expenses..... 42.50

Total..... \$4,902.50

Income..... \$7,675.00

Expenditures..... 4,902.50

Surplus..... \$2,772.50

ASSETS**Bonds:**

PAR VALUE	BOOK VALUE
13,000 Northern Railway of California.....	\$13,000.00
20,000 Atchison, Topeka & Santa Fe R. R. .	15,400.00
10,000 New York Central Railway.....	6,600.00
5,000 Union Pacific Railway.....	4,100.00
10,000 Baltimore and Ohio Railway.....	6,700.00
10,000 Chicago, Burlington & Quincy Ry. .	7,400.00
5,000 Bay Counties Power.....	4,750.00
5,000 Southern Pacific R. R. Refunding. .	3,900.00
4,000 Los Angeles Gas and Electric Co. . .	3,600.00
14,000 Spring Valley Water Company.....	11,760.00
10,000 San Francisco City Hall.....	10,000.00
5,000 Pacific Electric R. R.	4,000.00
5,000 Northern California Railway.....	5,000.00
5,000 Northern Pacific Railway.....	4,000.00
5,000 Reading Co. & Philadelphia Reading Coal and Iron Co.	4,100.00
5,000 U. S. of A. 2nd Liberty Loan Bonds.	4,762.50
5,000 East Bay Water Co.	4,675.00
10,000 U. S. of A. 4th Liberty Loan Bonds..	9,475.00
5,000 Pacific Telephone & Telegraph Co. .	4,725.00
3,000 Rolph Navigation & Coal Co.	2,700.00
6,000 Palace Hotel Company.....	6,000.00
5,000 N. Y. Central R.R. Equipment Certif.	5,000.00
1,000 French Republic.....	1,000.00
3,000 Market St. Railway Co. Notes.....	2,100.00

169,000

\$144,747.50

Cash:

Commercial Account.....	\$1,745.18
With Secretary.....	400.00
Advanced General Fund.....	4,250.00
	<hr/>
Total.....	\$151,142.68
	<hr/> <hr/>

LIABILITIES**Capital Account:**

January 1, 1921.....	\$148,370.18
Surplus, 1921.....	2,772.50
	<hr/>
Total.....	\$151,142.68
	<hr/> <hr/>

EUREKA BENEVOLENT SOCIETY

STATISTICAL LIST OF CASES, 1921

New Cases:

Resident Families.....	68		
Resident Single Persons.....	52		
		120	
Transient Families.....	48		
Transient Single Persons.....	231		
		279	399

Recurrent Cases:

Resident Families.....	307		
Resident Single Persons.....	141		
		448	
Transient Families.....	5		
Transient Single Persons.....	14		
		19	467
			866

Families:

New Resident.....	68		
New Transient.....	48		
		116	
Recurrent Resident.....	307		
Recurrent Transient.....	5		
		312	428
Individuals in families.....			1,769

Single Persons:

New Resident.....	52		
New Transient.....	231		
		283	
Recurrent Resident.....	141		
Recurrent Transient.....	14		
		155	438
			866
Individuals.....			438
			2,207

	Families	Single Persons	Total	Families	Single Persons	Total	Grand Total
Resident	68 New	52 New	120	307 Rec.	141 Rec.	447 Rec.	568
Transient	48 New	231 New	279	5 Rec.	14 Rec.	19 Rec.	298
TOTAL	116	283	399	312	155	467	866

271 Out-of-Town Investigations.

Social Status:

Married.....	272	
Widow.....	108	
Deserted.....	66	
Widower.....	45	
Divorced.....	29	
Unattached Men.....	9	} 326
Married and Childless.....	39	
Single.....	298	
	<u>866</u>	

LENGTH OF RESIDENCE

	In the United States	In San Francisco
Under 1 year.....	20	298
From 1 to 2 years.....	16	71
From 2 to 3 years.....	6	33
From 3 to 5 years.....	15	72
From 5 to 10 years.....	123	135
Over 10 years.....	662	232
Unknown.....	24	25
	<u>866</u>	<u>866</u>

Causes:

Out of Employment.....	262	
Old Age.....	57	
Insufficient Earnings.....	50	
Sickness.....	177	
Physical Defect.....	14	
Mental Defect.....	14	
Children.....	57	
No Male Support.....	154	
Shiftless.....	18	
Imprisonment.....	7	
Domestic Difficulties.....	14	
	<u>824</u>	

Applied for:

Legal Aid.....	8	
Transportation.....	34	
	<u>42</u>	
	<u>866</u>	

Nativity:

Australia.....	2
Austria.....	63
Bohemia.....	4
Canada.....	4
Egypt.....	3
England.....	23
France.....	9
Germany.....	62
Hawaiian Islands.....	2
Hungary.....	30
Italy.....	1
Jamaica.....	4
Jerusalem.....	3

Nova Scotia	1
Persia	2
Poland	44
Palestine	5
Roumania	40
Russia	343
Scotland	3
Switzerland	2
Turkey	4
Tunis	1
United States	197
Unknown	14
	<hr/>
	866
	<hr/>

HEBREW HOME FOR AGED DISABLED

2504 HOWARD STREET

OFFICERS AND DIRECTORS FOR 1922

President EMILE E. KAHN	Honorary Secretary AMELIA LEVY
First Vice-President LOUIS S. HAAS	Treasurer ISAAC MOSS
Second Vice-President ALBERT M. BENDER	Secretary MEYER H. LEVY

DIRECTORS

SAMUEL ABRAHM	MAURICE LIEBMANN
A. ARONSON	MAURICE L. RAPHELD
I. M. FRIEDBERG	MRS. B. SCHAPIRO
JOSEPH HYMAN	LOUIS A. SCHWABACHER
IRA KAHN	MISS HATTIE SHEIDEMAN

COMMITTEES

HOUSE—HOWARD STREET HOME

SAMUEL ABRAHM, Chairman
MISS AMELIA LEVY MRS. B. SCHAPIRO

HOUSE—SILVER AVENUE HOME

LOUIS S. HAAS, Chairman
MAURICE LIEBMANN MISS HATTIE SHEIDEMAN

FINANCE

JOSEPH HYMAN, Chairman
ALBERT M. BENDER ISAAC MOSS
IRA KAHN LOUIS A. SCHWABACHER

BUILDING AND GROUNDS

A. ARONSON, Chairman
LOUIS S. HAAS GUSTAVE SCHNEE

PURCHASING

LOUIS A. SCHWABACHER, Chairman
ISAAC MOSS MRS. B. SCHAPIRO

KITCHEN FURNISHINGS

ISAAC MOSS, Chairman
MISS AMELIA LEVY MRS. B. SCHAPIRO

HEBREW HOME FOR AGED DISABLED

PRESIDENT'S REPORT

We are assembled together today in Annual Meeting, for the purpose of organizing for the incoming year and to review the work that has been done the year just closed.

The financial condition of the Home will be depicted to you fully in the report of the Secretary, which will be presented at this meeting.

We have been working for many years under our original Constitution and By-Laws. While the same were valuable when our Home was younger and of less moment and importance than it is at the present time, it has become necessary, especially taking into consideration our close relationship with the other affiliated charities forming part of the Federation of Jewish Charities, to give this matter consideration, and at this meeting a draft will be presented to you for your consideration.

Modern ideas have been adopted in same and the work of the Home and the efficiency to be secured, will be materially improved by the adoption of same.

At the beginning of the year 1921, we had sixty-two (62) inmates in the two institutions that we control; thirty-four (34) in the Silver Avenue Home and twenty-eight (28) in the Howard Street Home. We have admitted six (6) in the Silver Avenue Home and nine (9) in the Howard Street Home, viz.:

IN THE SILVER AVENUE HOME

Admitted		Admitted	
Aaron Segel.....	January 28	Harry Rose.....	May 12
Ferdinand Wunderlich....	April 14	Fanny Gundelfinger....	August 4
Louis Goldberg.....	April 17	Simon Ceitlin.....	September 17

The nine admitted to the HOWARD STREET HOME are the following:

Admitted		Admitted	
Paul Schwalbe.....	February 14	Annie Meyer.....	May 26
Rose Myers.....	February 17	Annie Reisberg.....	May 30
Benjamin Gold.....	February 21	Louis Goldstein.....	July 27
Rose Lauter.....	March 21	Lena Alexander.....	August 10
Abraham Peters.....	May 11		

We have lost, by death, six (6) from the Silver Avenue Home and five (5) from the Howard Street Home, viz.:

SILVER AVENUE HOME

Died		Died	
Moses Lustman.....	March 12	Julius Popert.....	August 1
Jacob Cohn.....	April 24	Phillipina Cohen.....	October 9
Leopold Eckstein.....	June 2	Harry Ross.....	October 26

HOWARD STREET HOME

Isaac Solomon.....	May 2	Paul Schwalbe.....	August 9
Yetta Yarcowitz.....	May 12	Henrietta Hamburger...	October 19
Jennie Schwartz.....	June 11		

Two (2) inmates from the Silver Avenue Home and one (1) from the Howard Street Home, left of their own volition, viz.:

SILVER AVENUE HOME

Aaron Segel

Helen Looryea

HOWARD STREET HOME

Sarah Cohen

Leaving a total number of inmates on December 31, 1921, of sixty-three (63).

Your directors devoted a great deal of time and attention to the matter of the new building.

At the last Annual Meeting it was the hope of your Board of Directors that this meeting today could be held in our new home, but the writer is reminded of the old Chinese maxim:

"The boy may plan to fly his kite
The man to cut his hay,
But the old north wind comes up at night
And blows their plans away."

The "north wind" referred to in this maxim was personified in the matter of the new building, by the long extended strike of the unions connected with the building trades, necessitating suspension of work on the new building for a number of months; and due principally to that event, we hardly believe that the Home will be completed until some time in the middle of this year.

It is with great disappointment that I have to report this fact but as you will readily appreciate the cause, it was beyond the control of your Board of Directors.

In addition to the strike, certain changes were made by the Board in the plans and specifications, as bids had been taken on the grading, concrete, plumbing, heating, electric and masonry work and your Building Committee found that savings could be made by certain changes that would not, in any way, be a detriment to the building; and after these changes had been fully and properly considered, the Building Committee, in consultation with the architect, prepared the revised plans and drawings, on which additional figures were taken, which caused further reductions in the bids obtained.

Your Building Committee, at the recommendation of the architect, decided not to let any further contracts on the Home, until such time as this work was absolutely necessary; very

fortunately for us the market has declined and all labor troubles have been adjusted, which means that when figures will be taken for the rest of the work, for which our architect has now received instructions to proceed with, it is contemplated and expected that a saving will be made on the estimate given to us on our completed project.

I am happy to state, however, that all work is again in progress; that the excavation and concrete work has been completed, that the plumbing, electric and heating contracts are nearing completion and that the exterior brick work is now being installed.

The contracts that are still to be awarded are carpentering, roofing, sheet metal, laths and plastering, hardware, marble, ornamental, iron, glass and painting.

I should, at this time, also like to bring forth to the Board of Directors the question of certain planting and landscape gardening so that when the building is complete the grounds will be somewhat presentable and that the completed project will not look barren and cold. If this gardening and landscape work could be done at the present time, not doing such work around the building that would interfere with other work or being destroyed by workmen, the impression to the public, of this building that is being erected for Aged and Disabled, would be far more impressive.

The question as to the approaches, driveways, etc., should also be carefully considered at this time.

It is with a great deal of gratification and pleasure that I call attention to the report of our physician, Dr. E. M. Weiss, who, for many years, has been indefatigable in the services demanded of him; both by day or night, sunshine or rain, he has answered all summons made of him and deserves the highest appreciation and consideration from this organization.

The year just passed has been the first year of the Secretaryship of Mr. Meyer H. Levy of this organization and it is with a feeling of pride that I profit of this occasion to compliment the Board of Directors on the change.

While the work of preceding years was very well done, it entailed much labor on the part of the directors, while under the present arrangement the work is assumed by the office of Mr. Levy and the accounting is in harmony with the general accounting adopted on the part of the Federation of Jewish Charities.

It is very gratifying on the part of your directors to note that our efforts and labors in reference to the new building, are appreciated on the part of the Executive Committee of the Federation; the President of that organization in his last report stating that this institution (referring to the new building we are now erecting) when completed, will be a monument to the generosity of the donor (the late Julius Friedman) and

will prove a fit companion to the various Jewish Institutions now completed or under course of construction.

It is with sorrow that I am compelled to report that one of our directors, Mr. Henry G. Meyer, has been confined to his home by illness since December 25, 1921.

Mr. Meyer, as chairman of our Building Committee, has done noble work and we pray God that he will soon be restored to full health and be able to continue the work he has so ably begun.

I cannot close my report without making special mention of the assistance your Board of Directors has received from its secretary, Mr. Meyer H. Levy, its two superintendents and matrons, Mr. and Mrs. Gustave Schnee, of the Silver Avenue Home, and Mr. and Mrs. F. M. Gladstone, of the Howard Street Home. And as mentioned above in this report, the manner in which Dr. E. M. Weiss has fulfilled the arduous duties demanded of him for the physical welfare of our inmates.

I desire to express my great appreciation to my fellow directors for their conscientious labors and never failing courtesies to me and the great interest they have taken in the fulfillment of their duties.

Respectfully submitted,

(ss) EMILE E. KAHN,
President.

HEBREW HOME FOR AGED DISABLED

FINANCIAL STATEMENT

For Fiscal Year Ending December 31, 1921

GENERAL FUND:

INCOME

Bequests:

Benjamin Lezer Liveson.....\$ 122.40

Donations:

Abraham Ruby.....	\$200.00
Mrs. Eva Samson.....	200.00
J. Barth & Co.....	207.79
Albert M. Bender.....	180.00
Mrs. Louis A. Schwabacher, commemorating confirmation of daughter.....	50.00
In memory of Abraham Haas, per Gustave Schnee.....	30.00
Albert and May Schwabacher.....	25.00
Mr. and Mrs. Karl Triest, Los Angeles, in memory of Abraham Haas.....	25.00
M. M. Morris, in commemoration of marriage of daughter.....	25.00
Contribution Box at Howard Street Home.....	17.20
Henry Rosenthal.....	37.50
Celia Rheinstein.....	20.00
Mrs. Hattie Wertheimer.....	10.00
Miriam Louise Bernstein.....	10.00
Contributions at Memorial Services.....	6.00
Mrs. Pauline Myers.....	10.00
Mrs. Sam Aftergut, towards care of perpetual light.....	10.00
	<hr/>
	1,063.49

Donations to New Home Furnishings:

From Joseph Hyman..... 1,000.00

Federation of Jewish Charities:

Payment covering deficit for 1920.....	\$ 489.53
Allotment for 1921.....	28,200.00
	<hr/>
	28,689.53

Rentals:

From Property, Silver Avenue and Mission Street..... 660.00

Interest..... 767.22

Sale of Farm Products..... 23.55

Total.....

\$32,326.19

EXPENDITURES

Howard Street Home Expenses:

Groceries.....	\$ 909.65
Meat, fish and poultry.....	1,424.21
Flour and cereals.....	607.98
Milk, butter and eggs.....	1,404.98
Fruit and vegetables.....	428.14
Clothing.....	139.17
Medicine and medical attendance.....	906.34

Employees' salaries.....	\$ 4,493.30
Regular nurses' salaries.....	868.00
Special nurses' salaries.....	1,509.60
Household supplies.....	300.11
Repairs.....	100.53
Fuel.....	269.88
Light.....	394.59
Water.....	240.94
General House Expense.....	657.90
Laundry.....	422.47
Bedding.....	51.78
Linens.....	137.32
Interments.....	200.30

\$15,467.19

Taxes..... 751.78

Insurance..... 313.74

Total cost of maintenance.....\$16,532.71

Silver Avenue Home Expense:

Groceries.....	\$ 704.11
Meat, fish and poultry.....	1,066.66
Flour and cereals.....	294.55
Milk, butter and eggs.....	848.84
Fruit and vegetables.....	409.53
Clothing.....	18.50
Medicine and medical attendance.....	58.58
Employees' salaries.....	7,218.05
Household supplies.....	142.15
Repairs.....	104.80
Fuel.....	736.43
Light.....	152.68
Water.....	132.98
General House Expense.....	253.68
Laundry.....	524.47
Poultry yard and garden.....	174.01
Interments.....	164.50

\$13,004.52

Improvements..... 296.61

Insurance..... 331.18

Taxes..... 658.35

Total cost of maintenance..... 14,290.66

Office Expenses..... 1,504.50

Total.....\$32,327.87

Expenditures.....\$32,327.87

Income.....\$32,326.19

Less Endowment Fund

Income Bequests...\$ 122.40

Home Furnishings Do-

nation..... 1,000.00

1,122.40

31,203.79

Deficit.....\$ 1,124.08

ASSETS

Bonds:

PAR VALUE	BOOK VALUE
5,000 Market St. Railway 5% Bonds.....	\$5,000.00
2,000 U. S. of A. 3rd Liberty Loan Bonds....	1,911.96
5,000 U. S. of A. 4th Liberty Loan Bonds....	5,000.00
1,000 U. S. of A. Victory Loan Bonds.....	1,000.00

\$12,911.96

Savings Bank Deposits with Union Trust Company..... 5,658.84

Cash:

Union Trust Company—Commercial Acct.....	\$1,918.27
Superintendent's office.....	375.00

2,293.27

Total.....\$20,864.07

New Home Furnishings Fund.....\$ 1,000.00

Federation of Jewish Charities Payable..... 1,306.92

Capital Account..... 18,557.15

Total.....\$20,864.07

FRIEDMAN TRUST FUND

INCOME

Interest:

Savings Bank Deposits.....	\$ 394.06
Commercial Bank Deposits.....	299.31
Bank of California Stock Dividends.....	4,298.50
Bonds and U. S. of A. Certificates.....	9,662.13

\$14,654.00

Rentals..... 2,668.00

Profit on sale of securities..... 387.25

Total.....\$17,709.25

EXPENDITURES

Building Transactions:

a/c Construction:

Excavation and grading.....	\$ 2,632.00
Plumbing.....	6,254.00
Heating and ventilating.....	7,200.00
Concrete work.....	60,000.00
Electric wiring.....	7,800.00
Steel.....	15,825.00
Valves.....	70.85

\$ 99,781.85

Construction Expenses:

Permits.....	\$ 266.00
Architect's fees.....	2,315.25
Insurance.....	882.60
Superintendent of Construction.....	3,600.00

7,063.85

Total Building Expenditures.....\$106,845.70

Realty Expenditures:

a/c purchase of realty adjacent to Sac. and Front Sts.....\$ 169.34

Trust Fund Expenses:

Taxes.....\$947.72

Insurance..... 79.19

Safe Deposit Box..... 15.00

1,041.91

Total.....\$108,056.95

ASSETS**Bonds:**

United States of America Liberty Loan Bonds and sundry
railroad, water, electric companies and San Francisco
County bonds of the par value of \$201,500.00, standing
on the books at.....\$197,595.05

Savings Bank Deposits:

Union Trust Company.....\$8,248.93

Anglo-California Trust Company..... 1,900.77

10,149.70

Cash—Commercial Account..... 12,326.74

Real Estate—Appraised valuation..... 93,651.46

Building under construction..... 126,360.70

Total.....\$440,083.65

LIABILITIES

Trust Fund—January 1, 1921.....\$424,001.07

Income for 1921..... 17,709.25

\$441,710.32

Less—Trust Fund expenses.....\$1,041.91

Written off Real Estate..... 584.76

1,626.67

\$440,083.65

Respectfully submitted,

Audited and Approved
GREENHOOD AND JANSEN
Certified Public Accountants

MEYER H. LEVY,
Secretary.

EMANU-EL SISTERHOOD

Incorporated January 4, 1902

Location—1057 STEINER STREET

Dormitory Annex:
1400-2 Golden Gate Avenue

Summer Cottage:
Larkspur, Marin County, Calif.

COUNCIL OF ADMINISTRATION FOR 1922-1923

OFFICERS

President
MRS. A. L. LENGFELD

Corresponding Secretary
MRS. MORGAN A. GUNST

First Vice-President
MRS. C. R. WALTER

Recording Secretary
MRS. ANNA LEVI

Second Vice-President
MRS. M. ESBERG

Treasurer
MRS. ALBERT HABER

Third Vice-President
MRS. M. C. SLOSS

DIRECTORS

MRS. I. S. ACKERMAN
MRS. A. ADLER
MRS. A. L. BROWN
MRS. HERBERT E. CLAYBURGH
MRS. J. R. DAVIDSON
MRS. LUDWIG FRANK
MRS. JOSEPH EHRLMAN
MRS. J. J. GOTTLÖB
MRS. E. S. HELLER
MRS. FELIX KAHN
MRS. S. S. KAHN
MRS. M. S. KOSHLAND

MRS. J. B. LEVISON
MRS. J. W. LILIENTHAL
MRS. P. N. LILIENTHAL
MRS. HENRY S. MANHEIM
MRS. MARTIN A. MEYER
MRS. HOWARD SALZ
MRS. CHARLES SCHLESSINGER
MRS. JOSEPH SLOSS
MRS. SIGMUND STERN
MRS. I. N. WALTER
MRS. IRWIN WIEL

ADVISORY COMMITTEE

P. N. LILIENTHAL
HENRY S. MANHEIM
GERSTLE MACK

RABBI MARTIN A. MEYER
MAX L. ROSENBERG
CHARLES WOLLENBERG

MISS ETHEL R. FEINEMAN.....Resident Head Worker
MISS IDA J. WOLFE.....Assistant Resident Worker

EMANU-EL SISTERHOOD

STANDING COMMITTEES 1922

EXECUTIVE COMMITTEE

MRS. A. L. LENGFELD, Chairman

MRS. M. ESBERG	MRS. JOSEPH SLOSS
MRS. LUDWIG FRANK	MRS. C. R. WALTER
MRS. J. B. LEVISON	MRS. I. N. WALTER
MRS. MARTIN A. MEYER	

HOUSE COMMITTEE

MRS. J. B. LEVISON, Chairman

MRS. P. N. LILIENTHAL	MRS. HOWARD SALZ
MRS. CLARENCE R. WALTER	

EDUCATION COMMITTEE

MRS. JOSEPH SLOSS, Chairman

MRS. HERBERT E. CLAYBURGH	MRS. A. HABER
MRS. JOSEPH EHRLMAN	MISS ALMA LEVISON

HEALTH COMMITTEE

MRS. LUDWIG FRANK, Chairman

MRS. A. ADLER	MRS. M. S. KOSHLAND
MRS. I. S. ACKERMAN	MRS. ANNA LEVI
MRS. R. BINE	MISS HELEN SON
MRS. A. L. BROWN	MRS. R. STEIN
MRS. LEO J. CLAYBURGH	MRS. MAX WOLF
MRS. MORGAN A. GUNST	

EMPLOYMENT COMMITTEE

MRS. HERBERT E. CLAYBURGH, Chairman

MRS. J. R. DAVIDSON	MRS. FELIX KAHN
MRS. JOSEPH EHRLMAN	MRS. MARTIN A. MEYER

LARKSPUR COMMITTEE

MRS. M. C. SLOSS, Chairman

MRS. LEON GUGGENHIME	MRS. SIGMUND STERN
MRS. J. B. LEVISON	MRS. CLARENCE R. WALTER

RECREATION COMMITTEE

MRS. I. N. WALTER, Chairman

MRS. LIONEL ALANSON	MRS. S. S. KAHN
MRS. J. J. GOTTLÖB	MISS V. LILIENTHAL
MRS. MORGAN A. GUNST	MRS. HENRY S. MANHEIM
MRS. LOUIS HERTZ	MISS BLANCHE SON
MRS. DAVID HIRSCHLER	MRS. SIGMUND STERN
MRS. WILLIAM HYMAN	

BUDGET COMMITTEE

MRS. JOSEPH SLOSS, Chairman

MRS. A. ADLER	MRS. C. R. WALTER
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BUILDING COMMITTEE

JOSEPH SLOSS, Chairman

ALBERT M. BENDER
DAVID R. EISENBACH
MRS. E. S. HELLER
MRS. M. S. KOSHLAND

MRS. A. L. LENGFELD
MRS. J. B. LEVISON
MRS. C. R. WALTER

FURNISHINGS COMMITTEE

MRS. M. S. KOSHLAND, Chairman

MISS ANNE BREMER
GUSTAV LACHMAN

MRS. P. N. LILIENTHAL
MRS. I. N. WALTER

GIFT COMMITTEE

MRS. I. N. WALTER, Chairman

ALBERT M. BENDER

MRS. M. C. SLOSS

AUXILIARIES TO COMMITTEES

MOTHERS' CLUB

MRS. J. R. DAVIDSON, Chairman

MRS. I. S. ACKERMAN
MRS. M. ESBERG
MRS. T. GOSLINER

MISS MILLIE OPPENHEIMER
MRS. CHARLES SCHLESSINGER

HOME-MAKING COMMITTEE

MRS. HOWARD SALZ, Chairman Mrs. MARTIN A. MEYER

ALUMNAE COMMITTEE

MRS. ANNA LEVI, Chairman

MRS. HARRY HART
MRS. HENRY S. MANHEIM
MRS. HOWARD SALZ

MISS HELEN SON
MRS. R. STEIN

EMANU-EL SISTERHOOD

PRESIDENT'S ANNUAL REPORT

With the opening of the year 1921, the Board of Directors of the Emanu-El Sisterhood, faced a huge task, namely the collecting of funds for a site and the erection of a building suitable to house the ever increasing needs of this Society.

In February, the drive for funds began. Every member of the Board of Directors worked tirelessly to reach the mark that had been set as our goal. In this we were most ably assisted by Messrs. Henry Manheim, Albert Bender, Herbert Clayburgh, Charles Schlessinger, Alex Goldstein, Clarence Walter, J. B. Levison, Leo Clayburgh, Joseph Ehrman Jr., David Eisenbach, Morgan Gunst and Alfred Esberg. These gentlemen gave most unselfishly of their time, their energy, their encouragement in aiding us to make a smashing drive at a time when the period of financial depression had already set in. To these gentlemen may the sincere gratitude of the Board of Directors be here extended.

In April a secondary drive was started. Many friends of the Emanu-El Sisterhood had expressed a desire to assist the good work, but were not able to subscribe any large sums. At the suggestion of our Head-worker, Miss Ethel Feineman, a "Brick Campaign" was instituted. Any one, who wished to help, could pay for a brick for the new building, represented by cards of the denomination of \$1.00 and \$5.00.

With numerous other duties resting upon her shoulders our Head-worker undertook the tremendous task of reaching the hundreds of friends who wished to help to make the new Sisterhood a factor in the Community.

Ably aided by Miss Ida Wolfe, she called to her assistance Messrs. Moses Stern, Max Blackfield, I. Beck, M. Rapheld, Harry Hart, Mesdames J. Coleman, I. Terkeltaub, L. Jonas, the Misses Eva Pincus and M. Spiegelman, the members of the Council of Jewish Women and members of the various Ladies' Auxiliaries connected with the Hebrew congregations.

The Board through its representative thanks most sincerely these true friends.

Again after working many hours in the day and long into the night, the active campaign closed with a collection over \$3,500. Can you realize what this means? With the exception of about \$300 collected at two benefits given by the Y. M. H. A. and Y. W. H. A. the bulk of this sum represents the \$1.00 pieces that were poured into the "Brick drawer" by our active collectors.

With about \$115,000 in view, we proceeded to hunt for a site. In this new task, Mr. Lionel Alanson, whom we wish to here officially thank, put his time and experience at our disposal.

After visiting many prospects he finally assisted us in acquiring the property at Laguna and Page streets—a lot admirably adapted to our needs, with frontages on three streets, giving us the opportunity of building in such a manner, that all the bedrooms will have outside lighting and ventilation.

But if an attempt were made to thank all those who during the past year have been of greatest help during a time full of needs, this report would be unending.

With the purchase of the lot and the selection of the architects, the drawings for the new building were made, submitted to various committees and experts for advice and finally accepted, embodying, as we hope, the many wants that we have felt so keenly in the very cramped and inadequate quarters that Sisterhood has been forced to occupy during the last five years.

The wish expressed last year that the early part of 1922 would find us in our new building has been impossible of fruition, the disturbed economic conditions aiding materially in this set-back, but now that matters are progressing much more satisfactorily, we sincerely hope that in another year we may be able to report active work in our new home.

As to the work of the Society itself, that phase will be exhaustively covered by our Head-worker, whose report will follow shortly.

Respectfully submitted,
MRS. A. L. LENGFELD,
President.

EMANU-EL SISTERHOOD

ANNUAL REPORT OF HEAD-WORKER

Quoting an excerpt from President Gunst's 1921 Report, the following words in reference to the Society's scope might well be applied to Emanu-El Sisterhood in a résumé of a year's work: "Really the most interesting thing about the work of the Society, *unfortunately but little understood by the membership at large*, is the ever increasing services sought after for reasons other than that of economic distress. . . . It is the knowledge of this type of accomplishment that is the chief inspiration to those who are actively engaged in our work."

It is this type of accomplishment, apart from, and we trust preventive of, economic distress which is Sisterhood's chief inspiration and orientation. We can give you few statistics and fewer specifically outstanding results. There are some who still do not understand the true value of Sisterhood's scope, of that of any other preventive rather than palliative institution. But there are many among you who place human reflections above cold statistics, and spiritual values above concrete attainments; who realize that the finest, noblest influences of your own home and family life cannot be reckoned in figures; and that in the intimate daily living together of the Sisterhood family we can only vaguely estimate the worth when we stop to consider that all the girls whom Sisterhood houses or reaches are far from or have never known home and mother.

It is this hearth and home with all that they imply and instill, which are open at all times, but only a glimpse of which can be here presented. In last year's Report, data was given as to the number of our Resident Girls coming from local or other Orphanages, from nearby towns or eastern cities and from various foreign countries. These records remain about the same for 1921, save of course the lesser number of immigrant arrivals. Other informative matter was given as to rates charged, ages of admission, and eligibility of applicants. These also remain unchanged, and can readily be referred to. The actual register then for 1921 shows:

RESIDENT FEATURES

Number of girls registered January 1, 1921.....	31
Number of girls registered December 31, 1921.....	34
Number of girls on average daily register.....	33
Total number of girls accommodated during 1921.....	71
Total number of girls unable to be accommodated in 1921	57

These figures are significant only as they are interpreted and understood. When the general fact is stated that Sisterhood House can now accommodate only thirty-four girls on its crowded register but that we have actually housed seventy-one in 1921, we must also realize that in providing for sixty

girls in the New Building, we must consider a like additional proportion. Nearly every other resident club in the city will furnish far larger totals; but there is no other which shows so little turnover. For Sisterhood accepts no transients, except in extreme emergency. With but two exceptions in the entire year, of girls mentally unfit, our girls leave Sisterhood for only three reasons: To rejoin their family, to leave for other cities or primarily to marry and make their own homes. You, who are business men, will agree that to have a small turnover in a year makes for loyalty and efficiency; whereas those of you are happy around your own hearth will be interested in the following statistics compiled because of repeated inquiries as to our Matrimonial Headquarters with your Resident Workers as conscious or unconscious "Schadchens."

Owing to the absence of records prior to October 1915, we submit the following data as covering only six years including the time when there were but fifteen girls in residence and announce the rather startling fact that exactly fifty Sisterhood girls have been married in this period. Of this number twenty-nine were engaged or married while in residence of whom seven held their weddings at Sisterhood House. From this number we have twenty-one grandchildren, fifteen living in San Francisco and Oakland, whose mothers belong to our Alumnae and whose parents frequently make their pilgrimage on Friday night from as far as Oakland and Redwood City. Our sons-in-law have been able to provide well for their households and our girls are carrying into their new homes many of Sisterhood's ideals. These may or may not mean much to you—they mean everything to us who try to make Sisterhood not a boarding house or mere temporary abode, but an anchorage which our Girls know is not just a *Home*, but *their* home; where the Fireside, the Monday Night Room Parties, the Friday Night candles and the programs later; the Sunday hikes, the summer week-ends and vacations at our Little House in the Hills of Mt. Tamalpais; their own self-arranged parties, dances, and holiday affairs; their pageants, given on the various Holy Days—all these tend to instill a wholesale sentiment and arouse a loyalty and love for the simple but strong foundations and fundamentals of normal group life.

For over two and a half years, we have enjoyed and benefited by self-government. All disciplinary training is conducted through this channel. Habits of domestic and social usefulness and resourcefulness are thus formed, responsibility must precede and merit privileges; whereas the individual ere expressing herself fully must first learn to live co-operatively and to realize group needs and majority rulings. Thus are our girls, we believe, better equipped to enter their own homes later or to become factors in Community Life.

With their Good Works Fund which requires a regular membership of \$3.00 a year from every resident, from which they

vote their own charitable donations or pleasurable activities; with the adoption of a Jewish War Orphan, subscription to Jewish War Relief and to all other worthy campaigns, our girls soon feel themselves a vital part of American citizenry and realize their obligations to Jewish ideals and traditions. In the editing of their house paper called "The Sisterhood Spirit," they are learning the art of written expression as well as of prompt co-operation. Through their Dressmaking Class under the able guidance of Mesdames J. B. Levison, Anna Levi and Henry Hart; their Business and Better English Class, under Miss Alma Levison's delightful instruction; the monthly reading group under Miss Victoria Lilienthal's charming leadership; the Wednesday night bi-monthly swim with Miss Lilienfeld as capable instructor and the weekly Rhythmic Dancing Class with Mrs. Rush and Miss Dreifus as talented artistic Directors, different groups of girls are enabled to find courses of instruction to meet their individual desires or talents. All of our immigrant girls attend Night School regularly and several others are studying music. It was gratifying to have one of our girls obtain a Bryn Mawr Industrial Scholarship offered in the summer of 1921 and to be able to have her enjoy same through our Goldstein Scholarship Fund.

The question of employment is still a serious one with us and the needs of vocational preparation and better preliminary training have become acute. The majority of our resident girls are under nineteen or recent arrivals in this country. Resultantly this means part time education and apprenticeship in the first instance, and the placing of others in temporary employment at extremely low wage under conditions not always conducive to loyal American ideals. You who have never had to seek employment, who have never known insecurity, cannot fathom the despair of job-hunting or of job-losing. To fit our girls into the World's Work, to create and foster within them the joy and pride of good Workmanship and to study industrial needs generally, will be one of our biggest undertakings in the year to come.

Just a word about Health, ere leaving the resident features, of which active committee Mrs. Ludwig Frank is the indefatigable chairman. Dr. Penfield, our consulting physician, gives every girl a physical examination upon entrance to Sisterhood and does general follow-up work. All clinic treatment and hospital care are gratefully obtained at Mt. Zion where Miss Abraham, particularly, has been inestimably helpful. Our efforts and hopes for an Industrial Night Clinic have been rewarded insofar as preliminary plans are concerned, whereby an Adult Health Centre one evening a week will soon be opened at Mt. Zion through the particular efforts of Mr. Lipsitch. Our girls have kept uniformly well, with no serious illness in 1921 despite the influenza; whereas a Health Committee in our Girls' House Council, Health talks and charts,

and Health Standards constitute as vital and jolly a part of their living together as is their food or fun. In short, we are every day normal, happy, healthful, hopeful business girls, joyous in our job, jolly in our home, with Tolstoy's, Cabot's and our own Dr. Adelaide Brown's four corner stones of success: "WORK, LOVE, PLAY AND WORSHIP," by which we try earnestly and reverently to live.

EDUCATION

In this our first year without our many clubs and classes which now meet at the Y. M. and Y. W. H. A., we have been able to concentrate upon the few which still gather here under Miss Wolfe's admirable and able supervision. Chief among these are the Opportunity Classes for Children in the neighboring schools whereby with a little individual instruction the children are enabled to keep up with their grades, eighty-six per cent having made their term's work. To all of our volunteer assistants in this field and to Mrs. Joseph Sloss particularly, as worthy chairman, our appreciation is hereby expressed. In addition to actual instruction given, Miss Wolfe despite her engrossing and splendidly conducted household activities, keeps in close touch with the schools and homes of the sixty odd children in attendance, arranges hikes, holiday treats AND SEEING SAN FRANCISCO tours, and is herself conducting one of the Juvenile Camp Fire groups, with Mesdames Ballasz and Spiegelman as faithful and enthusiastic helpers. The Misses Nickelsburg and Prager are still inspiringly leading the senior Camp Fire Girls at Sisterhood; and Mrs. R. Stein and Miss Amy Dinklespiel are the capable energetic guardians of the Intermediate Group. The girls from these three groups give regular little suppers of their own cooking, as well as exhibitions of other homecraft, and of charming little plays and skits. Their many entertainments and outdoor sports are arranged entirely through their own efforts and their funds raised go to their summer vacation.

In a recent series of lectures inaugurated by and held at the Emanu-El Sisterhood, the "Normal Girl and Her Needs" constituted the theme for the fundamental approach to and the sympathetic understanding of the young business girl of today, including also the adolescent girl whom Camp Fire and kindred movements reach. The city-wide response was gratifying. Sisterhood believes in the Normal Girl and will make every effort to keep her so by helping to provide proper housing, steady employment and wholesome recreation. The few girls whom Sisterhood actually houses are but an infinitesimal fraction of the many hundreds of girls coming to our building continually and forming our regular and very large "clientelle."

RECREATION

If the definition of Recreation means "Refreshments after toil," then verily every evening at Sisterhood House is recreation. Our open fireplace and our Player Piano are the two greatest reasons "Why Girls Stay Home." How many of your own daughters or sons were at home New Year's Eve with a good old-fashioned House Party under your own supervision? At Sisterhood all of our girls (save three who joined their families out of town) found their fun in their own big living rooms, where they invited their men friends, danced and played games until time for Midnight Supper and closed the doors only in the wee sma' hours of the morning. This was the second annual New Year's Eve Party successfully arranged, with Miss Wolfe in charge. We do not merely advocate the love of and fun in one's home—we merrily practise it. Even a house wedding the following afternoon on New Year's Day did not daunt us, and all of our girls served as bridesmaids.

Our Friday Nights are no innovation. The weekly program of alternate concerts, lectures and entertainments (ushered in by Friday Kiddush at table) are too well known and enjoyed even for comfort. When it is realized that we have never sent announcements or invitations of any kind for our Friday Nights nor spent one dollar for programs, printing or even music for these weekly entertainments, and that we have no stage or accessories, the fact that we have from 175 to 200 people here every Friday or actually over 10,000 people here on Friday nights alone in 1921, you will agree that we need more commodious surroundings.

Space and time permit only of allusion to our Tree Top Gift House in Larkspur where our girls enjoy their vacations, week-ends and rest; of our countless theatre and concert treats, given by our generous members of the Board and other friends, particularly our devoted beloved friends Mr. and Mrs. Gottlob and Mr. and Mrs. Manheim; and of our truly beautiful Succoth Pageant and Chanukah Tableaus arranged by Mrs. Agnes Rush and Miss Dorothy Dreifus, with our ever enthusiastic Mrs. I. N. Walter and her assistants on the Recreation Committee in charge. Our Seder and Purim celebrations are also annual events, with our esteemed Dr. Meyer having conducted our Seder last year.

Are any of these worth while—or worthy your support and interest? You yourselves answered this question magnificently a year ago when you proved your interest and support in furthering our campaign for a new and larger Sisterhood House and enabled our tireless campaign workers to return with victorious results. Our worthy President has told you of its success—and of the equally gratifying "Brick Campaign" subsequently conducted when our neighbors and Friday Nighters, even our Kiddies, became share-holders and vied

with one another in their hard-earned and self-sacrificing contributions. To know that they who use and love Sisterhood most, came forth so spontaneously in Personal Service as well as in over \$3,500 in money, testifies to Sisterhood's place in the hearts and homes of the San Francisco Community.

These are but the social and human by-products. Our actual construction will begin soon. But our new building will be a reproach if it be out of harmony with our ideals and your forward looking purposes. We are far from satisfied with our undertakings; our aspirations must become actualities. We are not just a place for working girls as some believe. Sisterhood has won its place as a Social Laboratory for Jewish Girls' Work in San Francisco, with particular emphasis upon housing. It will soon be ready to open its portals wide. Its program must be flexible, its vision clear. "Let not the foothills in the foreground obscure the steeper ranges beyond."

To all of you who have so courageously and encouragingly removed mountains of difficulty; to the Directorate, Building and Advisory Boards particularly, and to our co-workers specifically, do we express appreciation, lifting up our eyes unto the hills and saying gratefully, reverently: "Establish Thou oh Lord, the work of our hands; yea the work of our hands, establish Thou it."

Respectfully submitted,
ETHEL R. FEINEMAN,
Resident Head-Worker.

EMANU-EL SISTERHOOD

FINANCIAL STATEMENT

For Fiscal Year Ending December 31, 1921

Schedule A:

GENERAL FUND

INCOME

Dormitory.....	\$ 8,446.45
Donations.....	95.50
Interest.....	180.25
Rents.....	365.06
Advances and Loans.....	268.98
Sundries.....	371.18
Larkspur Dormitory.....	309.59
Federation.....	9,000.00
Mothers' Club.....	92.95
Total.....	<u>\$19,129.96</u>

EXPENDITURES

Sisterhood House Expenses.....	\$11,064.40
Educational Expense.....	2,010.26
Store Room.....	1,285.79
Advances and Loans.....	236.40
Rents.....	2,429.50
Mothers' Club.....	159.93
Insurance.....	51.18
Sundries.....	136.12
Larkspur Dormitory.....	1,444.68
Larkspur Insurance.....	82.63
Larkspur Taxes.....	52.25
Sisterhood Taxes.....	587.82
Total.....	<u>\$19,540.96</u>

Expenditures.....	\$19,540.96
Income.....	<u>19,129.96</u>

Deficit.....\$ 411.00

Capital Account—January 1, 1922.....\$4,592.95

SPECIAL FUNDS

Schedule B:

ENDOWMENT FUND

Income:

Bequest of Sarah Sloss.....	\$500.00
Interest.....	40.20
Total.....	<u>\$540.20</u>

Disbursements:

Transferred to Building Fund.....	\$12,000.00	
Transferred to General Fund.....	40.00	
		<u>\$12,040.00</u>
Capital—January 1, 1922.....	\$2,510.95	

SCHOLARSHIP FUND

Income —Interest.....	\$91.52
Expenditures	94.80
Capital—January 1, 1922.....	\$2,277.86

FANNIE GOLDSTEIN MEMORIAL FUND

Income —Interest.....	\$202.00
Expenditures	202.00
Capital—January 1, 1922.....	\$5,000.00

LARKSPUR FUND

Income —Interest.....	\$183.64
Donation—Mrs. Julien Hart.....	100.00
Total.....	<u>\$283.64</u>
Capital—January 1, 1922.....	\$4,754.79

RECREATION FUND**Income:**

Donations—Anonymous.....	\$ 20.00
A. S. Rosenbaum & Co.....	11.53
Board of Directors.....	230.00
Total.....	<u>\$261.53</u>

Disbursements	<u>\$289.30</u>
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Capital—January 1, 1922.....	\$377.09
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BUILDING FUND**Income:**

Donations from Drive.....	\$21,540.92
Interest on Bonds and Savings Bank Deposits.....	1,897.63
Collections a/c Pledges.....	50,853.85
Collections a/c Interest.....	703.25
Total.....	<u>\$74,995.65</u>

Expenditures:

Surveying.....	\$ 30.00
Realty.....	12,603.82
Total.....	<u>\$12,633.82</u>

ASSETS

Cash:

Anglo-California Trust Company.....	\$2,147.60	
Union Trust Company.....	1,953.28	
		\$ 4,100.88
United States of America Certificates.....		82,000.00
Bonds.....		5,225.00
		<hr/>
Total Cash Assets.....		\$ 91,325.88
Uncollected Pledges.....		42,938.15
		<hr/>
Total.....		<u>\$134,264.03</u>

DONATIONS

Mrs. Leo J. Clayburgh, for repairs.....	\$136.00
W. H. Thayer, for repairs.....	50.00
David R. Eisenbach, for repairs.....	25.00
Mrs. Henrietta Wiel, holiday treat.....	25.00
Mrs. C. R. Walter, in memory of Mrs. Julien Hart.....	50.00
Mrs. G. Brenner and Miss Newman.....	Piano
Mrs. Sigmund Stern.....	Bronze Plaque
Albert M. Bender.....	Paintings and Pictures
Dr. Amelia Gates.....	Infirmity Table and Equipment
The Misses Son.....	Lamplighter for Sabbath Candles
Mr. and Mrs. J. J. Gottlob.....	Dinner Gong
Miss Blanche Bates.....	Oriental Vase
Mr. and Mrs. Herbert E. Clayburgh.....	Log Basket
Needlework Guild.....	Household Linen
Mr. and Mrs. Milton Bremer, commemorating seventieth birthday of Mrs. Amelia Bremer.....	Oil Painting
Mrs. J. Meyerfeld.....	Rosh Hashonah Treat
Donations for Succoth from Mesdames Joseph Sloss, S. Sussman, M. C. Sloss, E. S. Heller, C. R. Walter, Sigmund Stern, Charles Schlessinger and Mr. Charles W. Haas.	
Mr. and Mrs. Henry S. Manheim.....	Season Tickets for San Francisco Symphony Orchestra
Mrs. R. Samson and Mrs. A. Aronstein.....	Season Tickets for Pacific Musical Society
Mrs. J. B. Levison and Mrs. Herbert E. Clayburgh.....	Season Tickets for Players' Club

MEMORIAL DONATIONS

Mrs. Louis Hertz and Mrs. Benjamin Granas, in memory of Mrs. Noah Bender.
Mrs. J. J. Gottlob and Mrs. J. R. Dannenbaum, in memory of Abraham Haas.
Mrs. J. J. Gottlob, Mrs. M. C. Sloss and Mrs. Leon Guggenlime, in memory of Samuel Dannenbaum.

SUBSCRIPTIONS TO THE EMANUEL SISTERHOOD BUILDING FUND

Abbey, Mrs. Edward S.....	\$ 100.00	Esberg, Mr. and Mrs. Milton H., in memory of Mrs. Yetta Hirschfeld.....	\$ 500.00
Abrahams, Mrs. Max.....	20.00	Ettlinger, Isaac L.....	50.00
Abrahamson, Mrs. Hugo.....	200.00	Falk, Cam S.....	50.00
Ackerman, Mrs. Charles L.....	200.00	Falkenstein, Monroe H.....	200.00
Ackerman, Isidor H.....	50.00	Fleischer, Benedict.....	50.00
Ackerman, Mr. and Mrs. Isidor S.	200.00	Fleishhacker, Mrs. Delia.....	500.00
Altman, John C.....	20.00	Fleishhacker, Mr. and Mrs. Her- bert.....	1,500.00
A friend of Mr. Bender and Mr. Manheim.....	1,000.00	Fleishhacker, Mr. and Mrs. Mor- timer.....	5,000.00
Arnstein, Mr. and Mrs. Hugo....	100.00	Fleishman, Mrs. S. G.....	100.00
Arnstein, Mr. and Mrs. Lawrence	50.00	Frank, Mr. and Mrs. Albert.....	100.00
Arnstein, Mr. and Mrs. Walter...	150.00	Frank, Mr. and Mrs. Ludwig....	25.00
Aronson, Mr. and Mrs. Abraham.	200.00	Frank, Morris E.....	100.00
Baldwin Jewelry Co.....	20.00	Frankel, Herman.....	25.00
Bamberger, Mrs. and Leontine Kuh.....	12.00	Friedlander, Louis.....	100.00
Baruch, Mr. and Mrs. Frederick.	100.00	Friedman, A., Harry, I., and M..	200.00
Bauer, Mr. and Mrs. Samuel....	100.00	Fries, Frank H.....	50.00
Baum, Benjamin J.....	50.00	Fries, Mr. and Mrs. William....	500.00
Baum, Mrs. Clara.....	100.00	Gall, Mrs. Rebecca F.....	25.00
Beck, J.....	25.00	Ganz, Mrs. Flora M.....	100.00
Bernheim, Albert.....	25.00	Gerson, Samuel.....	50.00
Bernstein, Mr. and Mrs. Sylvan L., in memory of sister, Flora Bernstein.....	500.00	Gerstle, Mrs. Hannah.....	1,500.00
Bissinger, Mr. and Mrs. Newton.	250.00	Gerstle, Mr. and Mrs. Mark L....	100.00
Bissinger, Samuel.....	1,000.00	Gerstle, Mr. and Mrs. William L.	100.00
Bloch, Mr. and Mrs. Louis.....	250.00	Getz, Louis.....	50.00
Bloom, Henry.....	10.00	Golden, Isidore M.....	50.00
Bloom, Jonas.....	1,000.00	Goldstein, Alexander.....	500.00
Blumlein, Jacob.....	200.00	Goldstein, Mr. and Mrs. Sanford L.....	500.00
Brandenstein, Alfred J.....	50.00	Gottlob, J. J., in memory of brother, Joseph Gottlob.....	250.00
Brandenstein, Mr. and Mrs. H. U.	100.00	Gottlob, Mrs. J. J.....	500.00
Breyer, Sam T.....	50.00	Green, Harry.....	40.00
Brown, Mr. and Mrs. Abraham....	100.00	Greene, Mrs. Louis C.....	100.00
Brown, Mr. and Mrs. Abraham Lincoln.....	500.00	Greene, Mr. and Mrs. William...	100.00
Brown, Isidor I.....	50.00	Greenebaum, Mr. and Mrs. Alfred	200.00
Brown, Louis C.....	50.00	Greenebaum, Mrs. Emil.....	200.00
Brown, Morris.....	100.00	Greenebaum, Leon.....	20.00
Brownstein, Miss Frances C.....	50.00	Greenberg, Mrs. Joseph.....	25.00
Brownstein, Julius.....	100.00	Greenhood, Mr. and Mrs. Carl...	10.00
Cahn, Mr. and Mrs. Leopold I....	100.00	Greenwald, M. M.....	10.00
Cahn, Mr. and Mrs. Mayer I.....	300.00	Guggenlime, Mrs. David J.....	250.00
Clayburgh, Mr. and Mrs. Herbert E.....	400.00	Guggenlime, Mrs. Leon.....	1,000.00
Clayburgh, Mrs. Katy.....	200.00	Gump, Mr. and Mrs. A. L.....	300.00
Clayburgh, Mr. and Mrs. Leo J....	300.00	Gump, Mr. and Mrs. Alfred S....	25.00
Clayburgh, Mrs. Simon.....	100.00	Gump, William E.....	12.50
Coblentz, Jules.....	50.00	Gunst, Mr. and Mrs. M. A.....	1,000.00
Cole, J. J.....	25.00	Gunst, Mr. and Mrs. Morgan A..	500.00
Crocker, J.....	10.00	Haas, Mr. and Mrs. Abraham.....	1,000.00
Davis, Schonwasser Co.....	50.00	Haas, Charles W.....	300.00
Dernham, Miss Elsie.....	50.00	Haas, Louis S.....	100.00
Dernham, Mrs. Henry.....	250.00	Haas, Mr. and Mrs. Walter A....	300.00
Dinkelspiel, Mrs. Emil.....	100.00	Haas, Mrs. William, in memory of mother, Mrs. Rosalie Greene- baum.....	1,000.00
Dinkelspiel, Mr. and Mrs. Louis M.....	200.00	Haber, Mrs. Albert.....	200.00
Dinkelspiel, Mr. and Mrs. Samuel L.....	500.00	Haber, Mrs. J. C.....	100.00
Dreyfus, Emil B. and Walter....	20.00	Hamburger, Mrs. H.....	50.00
Ehrman, Mr. and Mrs. Albert L.	500.00	Hanak, Mr. and Mrs. I.....	25.00
Ehrman Bros. (Alfred and Alexis L.).....	200.00	Harris, Joseph.....	20.00
Ehrman, B. Charles.....	50.00	Hart, Mr. and Mrs. Julien.....	300.00
Ehrman, Mr. and Mrs. Joseph....	1,000.00	Hecht, Mrs. Jacob, bequest per Mr. and Mrs. M. C. Sloss....	1,000.00
Ehrman, Joseph, Jr.....	50.00	Heilbronner, Mrs. Fannie G.....	50.00
Ehrman, Mr. and Mrs. Sidney M.	1,500.00	Helbing Hat Co.....	200.00
Ehrman, Mr. and Mrs. Sol W....	300.00	Heller, Mrs. Belle.....	50.00
Eisenbach Company.....	200.00	Heller, Mr. and Mrs. Emanuel S.	5,000.00
Eisenberg, I. N., in memory of Ida Eisenberg.....	100.00	Heller, Leonard G.....	50.00
The Elkus Co.....	100.00	Heller, Moses.....	500.00
Elkus, Mr. and Mrs. Charles de Young.....	50.00	Heller, Samuel W.....	200.00
Ensler, S.....	5.00	Heller, Sigmund M.....	300.00
Epstein, Arthur.....	50.00	Heller, Walter S.....	300.00
Esberg, Mr. and Mrs. Alfred I....	500.00	Hellman, Mrs. I. W., Jr.....	1,500.00
Esberg, Mrs. Matilda.....	1,200.00	Henderson, Mrs. Esther G.....	250.00
		Hertz, Mr. and Mrs. Louis.....	30.00
		Hirsch Bros.....	20.00

Hirschfeld, Albert	\$ 25.00	Lowengrund, Mr. and Mrs. Lee	\$ 50.00
Honigbaum, Alfred	50.00	Mack, Gerstle	50.00
Hyman, Mrs. Morris	100.00	Magnin, I., & Co.	1,000.00
Hyman, Samuel Lightner	30.00	Manheim, Mr. and Mrs. Henry S.	250.00
Hyman, William L.	50.00	Marcuse, Julius	5.00
Jacob, Andrew A.	100.00	Marshal, Mrs. Charles	100.00
Jacob, Henry R.	50.00	Marx, Julius	25.00
Jacob, Nathan	250.00	Mayer, Mr. and Mrs. Henry L.	100.00
Jacobi, A. Leonard	50.00	Meertief, Mr. and Mrs. Abraham	300.00
Jacobi, Mrs. Jacob J.	100.00	Meyer, Albert	1,000.00
Jacobi, Samuel L.	100.00	Meyer, Alfred Falck	125.00
Jacobs, Mrs. Samuel Nicholas	20.00	Meyer, Mrs. Celine	50.00
Jacobs, William F.	25.00	Meyer, Mrs. Henry	500.00
Jacobson, Mrs. H.	5.00	Meyer, Rev. and Mrs. Martin A.	150.00
Jacobson, M.	20.00	Meyerstein, Mrs. Jane I.	100.00
Jacoby, Mr. and Mrs. Philip I.	100.00	Mierson, Max	20.00
Jastro, Henry A.	500.00	Moss, Mr. and Mrs. Isaac	200.00
Jeddis, Mr. and Mrs. Alphonse	100.00	Musin, Ephraim H.	50.00
Jewish Times	20.00	Neustadter, Mr. and Mrs. David	500.00
Joel, Arthur	20.00	Neustadter, Mr. and Mrs. Newton H.	100.00
Joseph, B. M.	10.00	Newman, Jacob	20.00
Joseph, Mrs. Sidney	20.00	Newman, Mr. and Mrs. Juda	1,000.00
Kahn, Mr. and Mrs. Felix	200.00	Newman, Louis J.	100.00
Kahn, Mrs. Henry	20.00	Newman, Mrs. Sigmund J.	100.00
Kahn, Mr. and Mrs. Ira	250.00	Newman, Mr. and Mrs. Simon Walter	50.00
Kalisky, Mrs. Bertha	5.00	Nickelsburg, Mr. and Mrs. M. S.	50.00
Katschinski, B.	100.00	Nickelsburg, Mrs. S.	150.00
Katten, Mr. and Mrs. Simon	100.00	Oppenheimer, George A.	50.00
Kauffman, Sylvan S.	150.00	Pincus, Ralph	200.00
Kauffman, Mr. and Mrs. Eugene	100.00	Pursch, Mrs. Ryta M., in memory of Lillian Manasse	5.00
Kauffman, Mrs. Leon	200.00	Putzel, Mrs. Estelle	50.00
Kaufmann, William	500.00	Raas, Mrs. Ida	100.00
Kissel, I. R.	50.00	Raiss, Albert	100.00
Klein, Lazare	100.00	Raiss, Mr. and Mrs. Carl	500.00
Kohn, Mrs. George A.	300.00	Ransohoff's	150.00
Kohn, Mrs. Simon	50.00	Reinheimer, Isidor	25.00
Koshland, Mr. and Mrs. Marcus, in memory of mother, Mrs. Rebecca Schweitzer	1,500.00	Riverdale Creamery	25.00
Koshland, Mr. and Mrs. Max I.	200.00	Roos, Mr. and Mrs. Achille	300.00
Kutner, Mr. and Mrs. Alfred	250.00	Roos, Mr. and Mrs. George H.	200.00
Kutner, Mrs. Amelia	20.00	Roos, Mr. and Mrs. Robert A.	50.00
Kutner, Louis	50.00	Rosenbaum, Milton A.	50.00
Lansburgh, S. Laz.	350.00	Rosenbaum, Mr. and Mrs. Albert M.	200.00
Lengfeld, Mrs. A. L., in memory of mother, Mrs. I. Cahn	1,000.00	Rosenbaum, Mrs. Charles W.	150.00
Lees, Edward S.	250.00	Rosenbaum, Mrs. Sigmund D.	500.00
Levi, Mrs. Anna	50.00	Rosenberg, Abraham, Adolph and Max L.	2,500.00
Levi, Mr. and Mrs. Herman	500.00	Rosenblatt, Mr. and Mrs. Arthur	100.00
Levison, Mr. and Mrs. J. B.	1,000.00	Rosenblatt, Mr. and Mrs. Irving S.	50.00
Levison, L. O.	10.00	Rosenstock, Mrs. S. W.	250.00
Levy, Mrs. F. H.	100.00	Roth, Mr. and Mrs. Daniel, in memory of daughter, Mrs. Jeanne Abrams	500.00
Levy, Mrs. J. C.	5.00	Roth, Mr. and Mrs. Fred	150.00
Levy, Jules	200.00	Rothchild, Herbert L., in memory of mother, Mrs. Joseph Rothchild	1,000.00
Levy, Mr. and Mrs. Leon G.	50.00	Sachs, Mrs. Mary	150.00
Levy, Mr. and Mrs. Marcus	5.00	Sahlein, Mr. and Mrs. Henry	200.00
Levy, Meyer H.	25.00	Salz, Mr. and Mrs. Edward	100.00
Lewin, Leon	150.00	Salz, Mr. and Mrs. Howard	100.00
Lichtenstein, Mrs. Benjamin H.	100.00	Salz, Mr. and Mrs. Milton H.	100.00
Liebcs, Mrs. Ben	25.00	Samter, L., & Sons	50.00
Lilienthal, Mrs. Bertha G.	150.00	Saroni, Mrs. Louis	200.00
Lilienthal, Mr. and Mrs. Ernest R.	100.00	Scheeline, Mr. and Mrs. Simon C.	200.00
Lilienthal, Mrs. Jesse W.	1,000.00	Schlesinger, Benjamin F.	200.00
Lilienthal, Mr. and Mrs. J. W., Jr. In memory of mother, Mrs. P. N. Lilienthal	150.00	Schlesinger, Bert	100.00
Lilienthal, From Joseph L. Lilienthal, Philip N. Lilienthal, Theodore W. Lilienthal, Mrs. Elsie L. Beer	1,000.00	Schlesinger, Mr. and Mrs. Charles	50.00
Lilienthal, Mr. and Mrs. Samuel	100.00	Schlessinger, Charles, Mr. and Mrs. Charles	250.00
Lilienthal, Mrs. Sophie	200.00	Schlessinger, Ernest M.	10.00
Lippitt, Mrs. Sydney	10.00	Schnee, Mr. and Mrs. Gustave	100.00
Lipsitch, Mrs. Gertrude	25.00	Schoenfeld, Mrs. Jonas	50.00
Livingston, David	200.00	Schwabacher, Mr. and Mrs. Albert E.	250.00
Livingston, Edward	150.00	Schwabacher, Albert, Jr., Ethel and Jane	75.00
Loeb, Mr. and Mrs. Samuel S.	200.00	Schwabacher, Mrs. Bella	500.00
Loewenstein, Mrs. H.	25.00	Schwabacher, Mrs. Carrie	500.00
Loverich, S.	200.00	Schwabacher, Mr. and Mrs. Frank	200.00
Lowe, Mr. and Mrs. Bernard	500.00		
Lowe, Mr. and Mrs. Samuel	150.00		
Lowe, William H.	100.00		
Lowenberg, Albert J.	50.00		

Schwabacher, Mr. and Mrs. James H.....	\$ 250.00	Sussman, Mrs. Emilie.....	\$ 500.00
Schwabacher, James, Jr.....	25.00	Thieben, Joseph.....	10.00
Schwabacher, Mrs. Abraham.....	200.00	Toplitz, Melville S.....	50.00
Schwabacher, Mr. and Mrs. Louis A.....	500.00	Triest, Frank.....	100.00
Schwabacher, Mrs. Sigmund.....	200.00	Triest, Jesse E.....	500.00
Schwartz, Joseph (Pacific Bag Co.).....	25.00	Triest, Mr. and Mrs. Joseph.....	25.00
Schwartz, Mrs. William.....	5.00	Unna, Harry.....	50.00
Selig Bros.....	25.00	Van Vliet, Mrs. Louis.....	20.00
Seller, Mr. and Mrs. Henry.....	100.00	Voorsanger, Leon M.....	50.00
Shainwald, Richard S., in memory of brother, Charles L.....	250.00	Waldeck, Mr. and Mrs. Herman.....	250.00
Silverberg, Mr. and Mrs. Joseph S.....	300.00	Walter, Mr. and Mrs. Clarence R.....	1,000.00
Simon, Mrs. Gustav.....	100.00	Walter, Edgar.....	100.00
Simon, Mrs. Hattie.....	1,000.00	Walter, Mrs. Hannah.....	1,000.00
Simon, Mrs. Stella G.....	80.00	Walter, Mr. and Mrs. Isaac N., in memory of mother, Mrs. Rosalie Greenebaum.....	1,000.00
Sinai, Miss Ida.....	2.50	Walter, Mr. and Mrs. John I.....	200.00
Sinsheimer, Mr. and Mrs. Bernard.....	50.00	Walter, Mildred and Rosalie, in memory of grandmother, Mrs. J. H. Neustadter.....	250.00
Sinsheimer, Mr. and Mrs. Henry.....	500.00	Wangenheim, Emil S., in memory of mother, Mrs. Fanny Wangenheim.....	500.00
Sinton, Mr. and Mrs. Edgar.....	200.00	Wangenheim, Mrs. Emil S.....	500.00
Sinton, Silas D.....	10.00	Waterman, Jesse H.....	75.00
Sloss, Mr. and Mrs. Joseph.....	1,000.00	Weil, Mrs. A. L.....	250.00
Sloss, Louis.....	100.00	Weil, B., & Sons.....	50.00
Sloss, Hon. Max C.....	250.00	Welk, Miss Pearl, in memory of Bertha Welk.....	5.00
Sloss, Mrs. Max C.....	750.00	Weissbein, Jacob.....	100.00
Sloss, Miss Margaret.....	50.00	Wiel, Eli H.....	250.00
Solomon, Henry L.....	100.00	Wiel, Mrs. Henrietta.....	250.00
Solomons, Mrs. Helen.....	100.00	Wiel, Irvin J.....	250.00
Sommer & Kaufmann.....	150.00	Wiel, Samuel C.....	5.00
Sondheimer, Sol.....	25.00	Wildberg, Arthur.....	25.00
Spiegl, Mrs. L. M.....	25.00	Wildberg, Irving I.....	25.00
Stahl, Mr. and Mrs. Adolfo.....	1,000.00	Wolbach, Karl.....	100.00
Stein, Mr. and Mrs. Rudolph.....	25.00	Wolf, Mrs. Max.....	200.00
Steinhart, Mr. and Mrs. Jesse H.....	300.00	Wolff, Mrs. Moise L.....	200.00
Steinman, Mrs. Bernard U.....	100.00	Zacharonsky, Samuel.....	20.00
Stern, Mrs. Jacob.....	100.00	Zelinsky, D., & Sons.....	100.00
Stern, Mr. and Mrs. Sigmund.....	1,000.00	Zellerbach, Isidore.....	250.00
Stock, S. M.....	50.00	Ziegler, Mrs. Samuel.....	200.00
Strassburger, Mrs. I.....	500.00		
Strassburger, Mr. and Mrs. Lawrence.....	100.00		

DONATIONS TO THE EMANU-EL SISTERHOOD BUILDING FUND

Aaron, Leopold.....	\$ 10.00	Baruch, Mrs. Herbert M., in memory of grandmother, Mrs. J. H. Neustadter.....	\$ 100.00
Aaron, Moses.....	10.00	Baum, Mrs. Benjamin J.....	25.00
Aaron, Simon.....	10.00	Bayer, Mrs. Gussie, in memory of sister, Mrs. Noah Bender.....	5.00
Abel, Miss Rachel.....	10.00	Beerman, Mr. and Mrs. Adolph.....	5.00
Abraham Drug Co.....	5.00	Beermann, D.....	6.00
Abraham, Miss Josephine.....	5.00	Bellchambers, Miss Anna M.....	5.00
Abrahams, Mr. and Mrs. Louis.....	100.00	Bender, Albert M.....	250.00
Abrahams, Pearl.....	10.00	Benioff, George H.....	100.00
Abrams, N.....	5.00	Bennett, Miss Marie.....	1.00
Adelsdorfer, John C.....	5.00	Berger, J.....	50.00
Adler, Mrs. A. A.....	100.00	Bissinger, Mrs. Adolph McKinley.....	20.00
Adler, Mrs. Jacob Lewis.....	100.00	Blackfield, Bernard.....	3.00
Adler, Mrs. Jennie Solomon.....	25.00	Bloch, Mrs. Frances.....	20.00
Alanson Bros.....	250.00	Block, Mrs. Olga.....	5.00
Alexander, Leo E. and Michael S.....	20.00	Blum, M. T.....	10.00
Altschul, Richard.....	20.00	Blum, Mrs. Simon.....	20.00
Annixter Bro.....	20.00	Blum, Wolf.....	10.00
Anonymous.....	220.00	Blum, Mr. and Mrs. Max.....	50.00
Anonymous, through Mrs. Esberg Anspacher, Philip.....	100.00	Blum, Dr. Sanford.....	20.00
Arnhold, Mrs. Benjamin.....	25.00	Blumlein, Emil.....	25.00
Arnst, Mr. and Mrs. Ludwig.....	100.00	Boas, Mr. and Mrs. Charles.....	20.00
Aronson, Mrs. Charles.....	5.00	Bower, Miss Celia.....	5.00
Asher, Mr. and Mrs. Albert.....	25.00	Brandenstein, Mrs. Meyer.....	50.00
Bachman, Mrs. Arthur.....	50.00	Bremer, Mrs. Amelia Bremer, in memory of husband William H. Bremer.....	300.00
Bachman, Mrs. Sarah.....	50.00	Bremer, Miss Anne.....	50.00
Baer, Mrs. Adolph B.....	100.00	Bremer, Milton A.....	20.00
Baer, Dr. and Mrs. Julius.....	10.00		
Baer, Lucien.....	10.00		
Baer, Max.....	10.00		
Baerwald, Ernst.....	25.00		

Brick Campaign.....	\$3,404.17	Hart, Julien, in memory of wife,	
Brock, Mrs. Helene.....	25.00	Helen Louise Hart.....	\$ 500.00
Brunn, Dr. Harold.....	25.00	Hartland, Mrs. William.....	5.00
Buyer, Mrs. Charles.....	10.00	Heavenrich, Mrs.....	1.00
Cahen, David S.....	25.00	Hecht, Mrs. Alice A.....	250.00
Cahn, Mrs. Babette.....	10.00	Hecht, M's Edith.....	50.00
Cahn, Mr. and Mrs. Julius I.....	200.00	Hecht, Elias M.....	50.00
Caro, Isaac W.....	5.00	Heineberg, Mrs. J. A.....	20.00
Castle, Albert E.....	50.00	Heinsheimer, A.....	300.00
Castle, Arthur H.....	50.00	Heller, Sig. M.....	100.00
Castle, Mr. and Mrs. Walter M.....	100.00	Herzstein, Dr. M.....	100.00
Choynski, Mrs. Herbert.....	20.00	Heyneman, Mrs. Lionel.....	25.00
Circle C Club of San Francisco,		Heyman, Alex.....	20.00
per Josua Eppinger, Jr.....	5.00	Heyman, Alvin.....	50.00
Clayburgh, Doris and Philip		Heyman, Oscar.....	50.00
Barth, in memory of aunt, Rita		Hill, Mrs.....	2.00
Newman Jacobs.....	100.00	Hilp, Emma G.....	5.00
Cohen, Mrs. Robert.....	2.00	Hirsch & Kaye.....	25.00
Cohn, Miss Ella.....	5.00	Hirschberg, Mrs. David S.....	25.00
Cohn, Mrs. Harry.....	3.00	Hirschler, Mrs. David.....	5.00
Cohn, Mrs. Hattie.....	100.00	Hirschler, Mr. and Mrs. E.....	100.00
Cohn, Max M.....	50.00	Hirschfelder, Mrs. J. O.....	50.00
Cooper, Mrs. Minnie S.....	10.00	Holcenberg, Mrs.....	5.00
Cowen, Mrs. A.....	10.00	Hyman, Mr. and Mrs. Joseph.....	250.00
Cutler, Mrs.....	5.00	Hyman, Walter G.....	10.00
Dannenbaum, Mrs. Coma.....	10.00	Iberson, Robert.....	10.00
Davidson, Mr. and Mrs. Julius.....	34.00	Ickelheimer, Mr. and Mrs. Samuel	5.00
Davidson, Mrs. J. R.....	25.00	Isaacs, Josh D.....	25.00
Davis, Mrs.....	5.00	Jacobs, Fred.....	6.80
Davis, Mrs. George H.....	25.00	Jacobs, Henry A.....	15.00
Davis, Mr. and Mrs. Percy L.....	20.00	Jacobs, Mrs. Hyman.....	5.00
Deutsch, Miss Eva.....	2.50	Jacobs, Mrs. Hyme, in memory of	
De Wolfe, Chapman.....	25.00	mother, Mrs. Ernestine Schles-	
Diamond, Mrs.....	1.00	inger.....	50.00
Dinkelspiel, Mr. and Mrs. Joseph		Jacobson, Mrs. Samuel.....	20.00
S.....	25.00	Jewett, Miss Fidelia.....	10.00
Druggists' Wholesale Supply Co.....	25.00	Jolly, Sewers, c/o Mrs. S. E. Sel-	
Ducas, S.....	5.00	ling.....	10.00
Edlin, J.....	15.00	Joseph, Mrs. Esther.....	5.00
Eisner, Mrs. M. and Mrs. Mezin.....	10.00	Juda, Mrs. Leon.....	5.00
Eloesser, Mr. and Mrs. Arthur.....	25.00	Kahn, Emile E., in memory of	
Elsbach, Edwin A.....	5.00	Emma M. Kahn.....	50.00
Elsbach, Herman.....	10.00	Kahn, Mrs. S. S.....	25.00
Elsbach, John Patek.....	5.00	Kaye, Mrs. Lillie.....	25.00
The Emporium.....	250.00	Katschinski, Al.....	50.00
Eastern Outfitting Co.....	50.00	Kaufmann, Joel W.....	10.00
Epstein, Gustave.....	100.00	Koblik, Mr. and Mrs. Harry.....	5.00
Epstein, Mrs. Henry.....	10.00	Kohlberg, Mrs. Manfred S.....	100.00
Esberg, Matilda, Grandchildren of		Kollmann, Miss Lena.....	5.00
Farquharson, Mrs. C. D.....	25.00	Laboree, Mrs.....	5.00
Feigenbaum, Mr. and Mrs. Julius		Lachman, Mrs. A.....	10.00
Fleischman, Mr. and Mrs. M. R.....	10.00	Lachman Bros.....	50.00
Fleischner, Dr. E. C.....	10.00	Lasky, Mrs. S. W., in memory of	
Fleishman, Mrs. Adolph.....	100.00	father, Samuel Kragen.....	25.00
Frankenau, Mrs. Max.....	50.00	Lavenson, Miss Sara.....	10.00
Freidenrich, David.....	20.00	Lederman, Dr. and Mrs. E. D., in	
Frenkel, Mrs. c/o Mrs. Heaven-		memory of Lloyd Liebes Leder-	
rich.....	1.00	man.....	100.00
Friedlander, Mr. and Mrs. Joseph		Lengfeld, Miss Bella.....	5.00
Friedman, Mr. and Mrs. Myer.....	25.00	Lengfeld, Dr. Felix.....	25.00
Frowenfeld, Mrs. Edward.....	100.00	Lengfeld, Joseph.....	5.00
Funkenstein, Sarah.....	10.00	Lenz, Mrs. Samuel.....	10.00
Furth, Mrs. Melville.....	25.00	Levin, Julius.....	10.00
Galland, Mrs. Minna.....	250.00	Levin, Max.....	3.00
Gamburg, Irving.....	2.00	Levine, Mrs. L.....	2.50
Glaser, I.....	5.00	Levison, Mr. and Mrs. J. B., com-	
Golden Gate Lodge.....	10.00	memorating Silver Wedding	
Goldman, Isaac.....	25.00	(additional).....	500.00
Goldman, Mr. and Mrs. Louis J.....	25.00	Levy, Mrs. Elsie Cook.....	100.00
Goldsmith, Mrs. B. M.....	2.50	Levy, Miss Juliette.....	5.00
Goodman, Mrs. Joseph H.....	100.00	Levy, Lawrence L.....	5.00
Goss, Mr. and Mrs. Samuel.....	20.00	Levy, I. W.....	20.00
Gottschalk, E.....	25.00	Levy, Morris.....	5.00
Greenbaum, Miss Ida.....	5.00	Lewis, Mrs. Isabella.....	20.00
Greenhood, Miss Frances.....	5.00	Lichtenstein, Mrs. H.....	2.50
Greenhood, Mrs. L.....	5.00	Liebenthal, Mrs. Albert.....	20.00
Grunauer, H.....	20.00	Liebes, Arnold L.....	500.00
Guggenheim, Berthold.....	250.00	Liebes, Leon I.....	500.00
Gyle, A. B.....	10.00	Liebmann, Maurice.....	100.00
Hamburger, Daisy.....	5.00	Lilienthal, A. G.....	25.00
Hammerschlag, J. P. and J. E.....	25.00	Lilienthal, B. P.....	25.00
Harris, Larry.....	100.00	Lippitt, Philip.....	10.00
		Loeb, Mrs. A. N.....	2.50

Loeb, Mrs. Jeanette.....	\$ 5.00	Sachs, Sanford.....	\$ 500.00
Loeffler, Mrs. Charles.....	5.00	Salz, Mrs. Ansley K.....	10.00
Loeser, Mrs. Robert M.....	30.00	Samson, Mrs. Rudolph, in memory	
Lowenberg, Mrs. I.....	100.00	of daughter Hilda.....	1,000.00
Mack, Mr. and Mrs. Adolph.....	200.00	Samson, Mr. and Mrs. Walter J...	100.00
Mack, Jules J.....	250.00	Scheeline, Harold.....	20.00
Mack, Mrs. S. L.....	10.00	Schlesinger, Mrs. Gerald, in mem-	
Malsbary, Mrs. Emma R.....	200.00	ory of Mrs. Noah Bender.....	10.00
Mandel, Mrs. Emanuel.....	20.00	Schloss, Mrs. Florence F.....	100.00
Manheim, George K.....	5.00	Schussler Bros.....	50.00
Manheim, Henry, Jr.....	10.00	Schwabacher, Mrs. Abraham, ad-	
Manheim, Mr. and Mrs. Paul....	10.00	dditional.....	100.00
Marx, Daniel.....	25.00	Schweitzer, Mrs. Jacob.....	20.00
May, Angelo M.....	20.00	Schweitzer, Mrs. Maurice.....	50.00
Mayer, Morris.....	5.00	Segal, Mr.....	5.00
Mendelson, Mrs. Julius.....	5.00	Segel, Rabbi Alexander.....	2.50
Meyer, Mrs. Marcus C.....	10.00	Selling, S. E.....	5.00
Meyer, Mr. and Mrs. Sam.....	50.00	Setzer, H.....	5.00
Meyerfeld, Mrs. Jesse.....	5.00	Shaan, J.....	20.00
Meyerfeld, M.....	150.00	Shepherd, J.....	5.00
Meyerfeld, Mrs. M.....	100.00	Shirek, Herbert M.....	20.00
Michels, Mrs. Leopold.....	1,000.00	Shirek, Sidney.....	10.00
Miller, Joseph.....	2.00	Shugrue, Mrs. B. E.....	5.00
Mitau, Mrs. Morris.....	50.00	Silverman, Moritz.....	50.00
Mitchell, Mrs. Jennie, in memory		Simon, Mrs. J.....	2.00
of sister, Mrs. Noah Bender..	5.00	Simon, Mrs. Theresa.....	50.00
Moise, Mr. and Mrs. Leon, in		Simons, Mr. and Mrs. Louis.....	10.00
memory of sister, Mrs. Noah		Sinsheimer, Mrs. S. C.....	10.00
Bender.....	10.00	Sloss, Mrs. Leon.....	100.00
Morgan, Rev.....	1.00	Sloss, Mrs. Louis, Jr.....	100.00
Morris, Mrs. Leon E.....	10.00	Son, Helen.....	10.00
Moses, Sigmund H.....	15.00	Spandau, Mrs. R. D.....	75.00
Myers, Henry, in memory of wife.	25.00	Speyer, Louis.....	2.50
Myers, Mrs. Henry.....	5.00	Spiegelman, Morris.....	25.00
Nathan, Mrs. Flora.....	5.00	Stern, Mrs.....	10.00
Newbauer Bros.....	50.00	Stern, Mr. and Mrs. Jacob.....	1,000.00
Newbauer, Mr. and Mrs. Julian H.	100.00	Stern, Mr. and Mrs. Louis.....	500.00
Newbauer, Mr. and Mrs. Sanford R.	100.00	Stern, Mr. and Mrs. Moses.....	50.00
Newman, Miss Jeanette.....	3.00	Stern, Philip.....	5.00
Newman, Mr. and Mrs. Juda, in		Stoney, Mrs. Gaillard.....	20.00
memory of daughter, Rita New-		Straus, Miss Emma B.....	5.00
man Jacobs.....	100.00	Straus, Mr. and Mrs. Louis.....	100.00
Neustadter, Mrs. B.....	5.00	Sugarman, A.....	10.00
Oppenheimer, Mrs. Babette.....	5.00	Sugarman, M.....	10.00
Oppenheimer, Miss Emilie.....	25.00	Sultan, Mrs. Sara.....	5.00
Oppenheimer, Leopold.....	10.00	Sussman, L. I.....	25.00
Pacific Orient Co.....	25.00	Tamalpais Campfire Girls.....	10.00
Pander, Mrs. E. J.....	5.00	Wand, Joseph.....	10.00
Pauson, E. H.....	50.00	Weaver, Chester N., Co.....	80.00
Pauson, Jacob W.....	250.00	Wedekind, Mrs. B.....	1.00
Raas, Charles.....	10.00	Weinroth, Mrs.....	5.00
Radin, Mrs. H.....	5.00	Weinschenk, Mr. and Mrs. Charles	10.00
Redlick, Henry.....	50.00	Weinschenk, Sydney.....	5.00
Reich, Mrs. A. L., in memory of		Weinstock, Mr. and Mrs. Harris.	500.00
Marie Weisskopf.....	5.00	Weissbein, Mrs. J.....	5.00
Reyman, Mrs. Julia.....	10.00	Werner, H. J.....	10.00
Rich, Alfred J.....	20.00	Wertheimer, Mrs. Sarah.....	10.00
Richmond District Club, per Mr.		Wertheimer, Mrs. Jacob.....	4.00
Henry Friedman.....	10.00	Whist Club, per Mrs. Lobree....	29.90
Ritchie, Miss Jessie.....	1.00	Wiel, Alfred L.....	25.00
Rosenberg, Mrs.....	5.00	Wiener, Mrs.....	1.00
Rosencrantz, Dr. Esther.....	5.00	Willig, Miss Emma.....	1.00
Rosener, Leland S.....	10.00	Wolf, Mrs. Julius L.....	25.00
Rosenfeld, Mrs. Irma B.....	10.00	Wolf, Jacob W.....	50.00
Rosenshine, Adolph.....	5.00	Wolf, Oscar.....	2.50
Rosenthal, Mr. and Mrs. Isaac L.	25.00	Wollenberg, C. M.....	5.00
Rosenthal, Max.....	2.50	Wormser, Mrs. Louise.....	100.00
Rosenthal, N.....	100.00	Wormser, Mr. and Mrs. Samuel I.	100.00
Rossing, Mrs.....	2.50	Zadig, Herman.....	10.00
Sachs, Miss Hattie.....	50.00	Zeimer, Mrs. Hannah K.....	10.00

HEBREW FREE LOAN ASSOCIATION

Organized June 17, 1897

Incorporated December 17, 1897

BUSINESS OFFICE—745 LAGUNA STREET

OFFICERS AND TRUSTEES FOR 1922

OFFICERS

President

M. SPIEGELMAN

Secretary

D. LANDE

Junior Past President

M. BLACKFIELD

Treasurer

P. L. BALLE

First Vice-President

WILLIAM G. WEISS

Custodian of Valuables

H. J. HEPPNER

Second Vice-President

A. SUGARMAN

Honorary Secretary

J. SCHLUSSEL

TRUSTEES

LOUIS ABRAMS
S. BERMAN
B. DILLER

A. W. JONAS
M. KAPLAN
A. M. LESSER

L. LICHT

HEBREW FREE LOAN ASSOCIATION

PRESIDENT'S REPORT

The most difficult year, the year that has, thus far, been the most strenuous one to tax the best judgment of our Loan Committee to capacity, has been concluded with the passing of the eighth year of my presidency of our splendid institution.

Unlike other periods, when "the rich become richer and the poor become poorer" even the more fortunate classes of the people of our Country had their serious problems to solve. The 1921 economic thunderbolt struck rich and poor alike, and the suffering that it has left in its wake, amid the ranks of the poor of our people in our midst should be ours to alleviate.

Ours is the task of rehabilitating our people, both mentally and economically. Our enterprise will call for sacrifice both of time, sound judgment and of our money; I anticipate that you will unhesitatingly and generously place these constructive forces at our disposal.

No Jew should be permitted to become a public charge, whether as a dependent upon an alms giving institution, or as the recipient of free medical, hospital or other human necessity. While poverty cannot be rooted out in its entirety, financial and moral assistance properly distributed, under the standards and principles forming the basis of our structural existence, cannot fail to gradually thin down the ranks of our charity dependents.

Our relations with the Federation of Jewish Charities have in the past been friendly and mutually beneficial. Our work, and the results we have attained, has and have, on numerous occasions brought forth the highest commendation of the estimable gentlemen shouldering the burdens of the Federation. An undercurrent, which has but recently been brought to my attention, seems to have taken form and which, if permitted to gain in momentum, will be productive of much harm, of dissension and discord in the ranks of our people, with the resulting suffering that will be entailed. Rumors have been permitted to be broadcasted by some very well-meaning gentlemen, both by members of our association, as well as by members and employees of the Federation, that the Federation of Jewish Charities will cease distributing to us our pro rata share of the public funds collected by it, and that it will allot to us only such sums of money annually as may be sufficient to defray our administration expenses, and that in the future the Federation will but loan to our institution such sums of money, as in the judgment of the Executive Committee of the Federation will appear to them to be sufficient to carry on our work. I want to assure you gentlemen, that these rumors, these predictions, are absolutely unfounded. I cannot believe and you must not believe such a movement on the

part of the Federation to be possible. You can count on the men delegated by the constituent organizations, to constitute the Federation, to fully carry out to the letter the resolutions that were adopted with the formation of the Federation, as to the purpose of its existence and as to the scope of its activities. Were these accusations and insinuations true, I should share with you the alarm; it would result in the throttling of our independent development and instead of continuing as an independent agency for constructive human development, we would be reduced to the standard of a mere tool in the hands of the Federation, to be wielded or kept idle as the managing power of the Federation might dictate.

Such a policy on the part of the Federation would be in direct violation of the terms under which the Federation was formed, and under which we, in common with other institutions, entered into the formation of the Federation of Jewish Charities. If, perchance there be any of you, still entertaining a doubt upon this subject, I want to direct your attention to the opening remarks of Mr. Henry Sinsheimer in presenting his annual 1920 report, as President of the Federation of Jewish Charities. These remarks both reveal the purpose of the Federation and the general attitude of the gentlemen charged with the promotion of its interests and purposes. He said, "The Federation was organized for the primary purposes of *collecting and distributing money* for charitable institutions." These misunderstandings, whether existing between institutions or prevalent among the members of any institution, cannot fail to be productive of much harm. I trust that you will all apply yourselves in such a manner as will enable the Federation to raise all the funds that the constituent members of the Federation may require for their respective purposes.

I desire to call to your careful attention the condition of our finances. As the secretary's report, which will shortly be read to you, will disclose, there were 564 applications for loans presented to us for our consideration. Of this number 129 had to be cancelled and 435 were granted, the granted loans aggregating \$73,331.50. The question will occur to you, "how did they do it?" Our allotment from the Federation was the small sum of \$5,500.00 and had the use of a \$5,000.00 fund that had been set aside by the Federation for farm loans. As the secretary's report will disclose, we borrowed from members of the Board, during the year \$7,000.00; used our \$1,-700.00 building fund and put to work \$1,950.00 which had been deposited with us either for safekeeping or as endorsers' security on loans. In brief, we used \$10,700.00 in addition to our normal receipts. We cannot hope to continually impose upon the goodness of our members of our board to finance the needs and requirements of our poor people and you must recognize the necessity for making provisions for increased revenues.

The ministerial work of our institution has in the past rested, virtually in its entirety, upon the shoulders of our good secretary, Mr. Lande. The duties devolving upon him have grown from year to year, and have now reached such proportions that to perform these duties properly it has become more than a one-man's task. Some conception of the burdens falling upon the shoulders of our secretary will be gained by you if you contemplate the fact that in excess of \$140,000.00 have been handled by him during the past year.

In order to relieve this situation, I would recommend the appointment of a competent Comptroller, into whose charge shall be given the keeping of all loan accounts, and the collection thereof. He shall likewise attend to the proper application by borrowers of the funds borrowed from us and to furnish and procure such advice for applicants seeking our assistance, as their particular case may require. Practical and timely advice to a person in distress is, quite often, as beneficial to him, if not more so, than mere financial help. I would also suggest the employment of a competent stenographer to aid the comptroller in his work. I estimate that the employment of the comptroller and a stenographer will add \$300.00 to our monthly current expenses; yet while this may appear to some of you an extravagant expense, I feel confident that the increased benefits that time will demonstrate to accrue to our dependents and to ourselves, will more than justify the outlay.

Our books disclose quite a number of delinquent borrowers, and this delinquency is more apparent, as a class in the case of loans sponsored and vouched for by the Eureka Benevolent Society. We have approximately \$2,000.00 due us on loans of the latter class. Were these delinquencies confined to 1921 maturities only, the disturbed economic conditions of the past year might, perhaps, be referred to as furnishing the cause therefor. Unfortunately, however, our records show these tardiness of payments to have existed for the past few years; and what is of great significance, I find that quite a number of borrowers are compelled to repeat their loans, almost immediately after their preceding loan has been paid. It is my firm belief that with but very few exceptions, these delinquencies are not ascribable to any neglect on the part of the delinquent borrower, but rather to the inability to pay. Your requirement that loans be repaid in twenty-five weekly installments imposes too severe a burden on the borrower. The load cast upon your borrower should not be fixed by arbitrary rules, but must be, if good is to be accomplished, adjusted as to be in keeping with the material and physical condition of the particular subject. To accomplish this re-adjustment, I agree, will require almost the doubling of our working capital, and the trebling of our income.

I am satisfied that when our problems are brought to the attention of the Executive Committee of the Federation, they

can be counted on to provide for us the funds necessary for our requirements.

I would be lacking in a sense of appreciation were I to close my remarks, without some reference to our Loan Committee. Our burdens were shouldered by them like true Jews; ever conscious of their duties toward their less fortunate co-religionists. They have always been on hand, giving both of their time and good counsel, generously and unhesitatingly.

M. SPIEGELMAN,
President.

HEBREW FREE LOAN ASSOCIATION

FINANCIAL STATEMENT

For Fiscal Year Ending December 31, 1921

INCOME

Loans repaid.....	\$70,529.30
Donations.....	15.00
Rents.....	52.50
Federation of Jewish Charities:	
a/c allotment for 1921.....	\$6,000.00
a/c Farm Loan Grants.....	8,850.00
	<u>14,850.00</u>
Sundries.....	35.00
Total.....	<u><u>\$85,481.80</u></u>

EXPENDITURES

Loans (435).....	\$73,331.50
Loans—Special.....	290.00
Federation of Jewish Charities:	
Repayments on Farm Loan Grants.....	8,938.70
Eureka Benevolent Society:	
Repayments on loans.....	129.00
Administrative Expense:	
Salaries.....	\$1,506.00
Sundries.....	1,039.26
Printing and Stationery.....	55.85
Insurance.....	14.92
	<u>2,616.03</u>
Total.....	<u><u>\$85,305.23</u></u>

CLASSIFICATION OF LOANS

Number	Denomination	Number	Denomination
1.....	\$ 2.50	1.....	\$ 84.00
1.....	3.00	1.....	90.00
7.....	5.00	106.....	100.00
2.....	10.00	1.....	120.00
2.....	15.00	2.....	125.00
1.....	20.00	24.....	150.00
17.....	25.00	1.....	170.00
2.....	30.00	1.....	175.00
1.....	35.00	1.....	184.00
1.....	45.00	59.....	200.00
1.....	48.00	69.....	250.00
71.....	50.00	9.....	300.00
1.....	60.00	2.....	400.00
9.....	75.00	41.....	500.00
Total Amount of Loans.....			<u><u>\$73,331.50</u></u>

BOARD OF JEWISH EDUCATION

SUCCEEDING

JEWISH EDUCATIONAL SOCIETY

Organized August, 1897

The Board of Jewish Education which is appointed by the Federation of Jewish Charities, includes representatives of every element in the community.

OFFICERS FOR 1922

Chairman
MISS ADA GOLDSMITH

Treasurer
M. SPIEGELMAN

Honorary Secretary
I. IRVING LIPSITCH

DIRECTORS

AARON ALTMANN
RABBI WOLF GOLD
H. J. HEPPNER
M. KAPLAN
DR. SAMUEL LANGER

J. H. LINSEY
RABBI H. LISSAUER
RABBI MARTIN A. MEYER
RABBI JACOB NIETO

MOSHE MENUHIN, Superintendent

Aims to furnish education in Jewish History, Bible, Literature and Religion, through systematic, modern instruction at the hands of professional, educated and conscientious pedagogues, to all children in the community who are not provided for by the Congregations, as well as to Jewish children in institutions for delinquents.

The courses comprise eight years of instruction, with five hours per week, for forty-eight weeks in the year and include club, chorus and Bar Mitzwa work.

The enrollment in the school is:

	Children
Central Hebrew School, 926 Grove St.....	142
Mission Hebrew School, 19th and Valencia Sts.....	53
San Bruno Hebrew School, 2574 San Bruno Ave.....	76
San Bruno Bible School, 2574 San Bruno Ave.....	88
Daly City Hebrew School, B'nai Israel Synagogue.....	21
Daly City Bible School, B'nai Israel Synagogue.....	22
Boys' Aid Society, 460 Baker St.....	3

Total enrollment... 405

It cost \$10,245.49 to maintain the schools in 1921.

Of this amount, \$871.38 was received from the parents of the children.

FINANCIAL STATEMENT
For Fiscal Year Ending December 31, 1921

JEWISH EDUCATIONAL SOCIETY
January 1 to April 30, 1921

INCOME

Federation of Jewish Charities.....	\$3,500.00
Sundries.....	35.00
Total.....	<u>\$3,535.00</u>

EXPENDITURES

Educational Expense.....	\$3,450.00
Administrative Expense.....	154.85
Total.....	<u>\$3,604.85</u>

BOARD OF JEWISH EDUCATION
May 1 to December 31, 1921

INCOME

Federation of Jewish Charities:	
Allotment.....	\$5,250.00
Advanced Expense.....	750.00
Tuition Fees.....	836.38
Total.....	<u>\$6,836.38</u>

EXPENDITURES

Salaries.....	\$5,890.00
Printing and Stationery.....	273.60
Equipment.....	120.00
Rent.....	169.95
Collector's Fees.....	116.30
Sundries.....	70.79
Total.....	<u>\$6,640.64</u>

JEWISH COMMITTEE FOR PERSONAL SERVICE IN STATE INSTITUTIONS

Organized March 7, 1921

OFFICERS 1922

President
RABBI MARTIN A. MEYER
San Francisco

Honorary Secretary
I. IRVING LIPSITCH
San Francisco

First Vice-President
GEORGE MOSBACHER
Los Angeles

Treasurer
HYME JACOBS
San Francisco

Second Vice-President
RABBI S. HECHT
Los Angeles

WM. R. BLUMENTHAL, Executive Secretary
436 O'Farrell St., San Francisco, California

SUSTAINING AND CO-OPERATING COMMUNITIES

BAKERSFIELD

RABBI A. G. LAFEE HOMER KATZE M. M. LICHTENSTEIN

FRESNO

S. R. GOODMAN DAVID L. NEWMAN LEO ROSENBERG
RABBI ALEXANDER SEGEL

LOS ANGELES

DORA BERRES MILTON M. COHEN RABBI S. HECHT
MRS. MAY W. GOLDMAN RABBI E. F. MAGNIN GEORGE MOSBACHER

NAPA

JOSEPH LEVENSON MRS. SAMUEL SHAPIRO WILLIAM SCHWARZ

OAKLAND

SAMUEL GHINSBERG JOSEPH MELTZER MATT WAHRHAFTIG
RABBI RUDOLPH I. COFFEE

SACRAMENTO

ALBERT ELKUS RABBI MICHEL FRIED GUS MARKS

SAN DIEGO

MRS. L. A. BLOCHMAN E. H. SAMISCH RABBI M. H. DUBIN

SAN FRANCISCO

MRS. I. W. HELLMAN HYME JACOBS I. IRVING LIPSITCH
ALFRED F. MEYER RABBI MARTIN A. MEYER
MRS. RICHARD NEWMAN

SAN JOSE

Representatives to be appointed.

STOCKTON

M. ARNDT EMIL GUMPERT ROSCOE C. ZUCKERMAN

UKIAH

S. COHN B. S. HIRSCH LOUIS HOFMAN

JEWISH COMMITTEE FOR PERSONAL SERVICE IN STATE INSTITUTIONS

FINANCIAL STATEMENT

For Fiscal Year Ending December 31, 1921

INCOME

Sustaining Contributions:

San Francisco Federation.....	\$2,250.00
Los Angeles Federation.....	1,125.00
Oakland Federation.....	300.00
Stockton community.....	150.00
Sacramento community.....	87.50
Bakersfield community.....	75.00
San Diego community.....	102.50
Fresno community.....	144.50

Donations..... 95.00

Total..... \$4,329.50

DISBURSEMENTS

Salaries.....	\$2,300.00
Travel and Relief expenditures.....	704.85
Stationery and Printing.....	398.78

Total..... \$3,403.63

JEWISH COMMITTEE FOR PERSONAL SERVICE IN STATE INSTITUTIONS

REPORT OF THE EXECUTIVE SECRETARY

The Jewish Committee for Personal Service in State Institutions is the first organization of its kind in the United States. It owes its inception to Rabbi Martin A. Meyer, of San Francisco, who for many years was President of the California State Board of Charities and Corrections, and to I. Irving Lipsitch, Superintendent of Social Service of the Federation of Jewish Charities of San Francisco. It is the lineal descendant of Rabbi Meyer's services to the Jewish inmates at the State Prison at San Quentin, to whom he brought, during a number of years, spiritual and material help. This hand-to-hand grappling with the problem of the inmates in but one State institution showed the necessity of extending this service to all State institutions and of performing such service systematically and by organized State-wide effort.

Proposals were first laid before a conference of rabbis and social workers during the Western Jewish Chautauqua held in San Francisco in August, 1920, who endorsed the plan and agreed to recommend it to their respective communities. After a deal of correspondence and efforts to overcome the inevitable inertia, financial support for the first year, totaling six thousand dollars, was received from the Federations of Jewish Charities of San Francisco, Los Angeles and Oakland, and from the Jewish communities of Stockton, Fresno, Sacramento, Bakersfield and San Diego. In addition to its appropriation, the San Francisco Federation placed at the disposal of the committee office room, telephone service and other facilities. Each Federation and community appointed representatives to constitute a State Committee. Due to the great distances within the State making it impracticable to hold frequent meetings of the entire organization, it was agreed that the San Francisco and Oakland representatives act as the executive body and that the delegates from the other communities be invited to attend the meetings.

The first meeting of the committee was held March 7, 1921, in San Francisco. Those present were: Representing San Francisco: Rabbi Martin A. Meyer, Mrs. Richard Newman, Mrs. I. W. Hellman, Jr., Hyme Jacobs, Alfred Falk Meyer and I. Irving Lipsitch; representing Oakland: Matt Wahrhaftig, Samuel Ghinsberg and Joseph Meltzer. Rabbi Meyer stated that the purpose of the committee was to arrange for the visiting, care, and after-care of Jewish inmates of State institutions. Officers were elected as follows: Rabbi Martin A. Meyer, Chairman; I. Irving Lipsitch, Honorary Secretary; and Alfred Falk Meyer, Treasurer. William R. Blumenthal of Denver, Colorado, was elected Visitor to the Institutions, which title was at

a subsequent meeting changed to that of Executive Secretary. After a preliminary survey of the work in social service in the institutions of several of the Eastern States, Mr. Blumenthal took the field in California on May 5, 1921.

FIRST SURVEY

In the first survey of the State institutions during May and June, 1921, your Secretary found 441 wards of our faith and race out of a total of over 17,000. They were distributed as follows: 281 in the six hospitals for the mentally sick, 67 in the two homes for the feeble-minded, 31 in the three reform schools, and 62 in the two States prisons. With the exception of the prisons, there were no lists of Jewish inmates available, and it was necessary to dig the Jewish names out of the records, checking them up by meetings, examining and questioning the individuals. Often I found names very misleading; R. Meyer, for example, proved to be a Catholic whom the priest often visited, and J. Murphy proved to be originally one Murphovich, a survivor of pogroms of Kishenev, Russia.

With the exception of the San Quentin Prison, I found that there had been no organized effort to visit the Jewish inmates and to render them material or spiritual assistance. In one hospital where there were fifty-six Jewish inmates, no Jew in an official social capacity had visited the institution in sixteen years. In another, where there were seventy-five Jewish patients, no one representing any Jewish community had visited in five years. An annual visit paid by the unpaid representatives of the B'nai B'rith Grand Lodge to the Preston School of Industry, and occasional visits by Rabbi Michael Fried and Leo Garfinkle, of Sacramento, to the Folsom State Prison, was the extent of the interest taken in the institutions. Everyone's business was no one's. It was not the duty of the Jews of any one city, but of the Jews of the entire State.

PLAN OF ACTIVITY

Upon the basis of the facts revealed in the first survey the following program of action was formulated:

1. To visit regularly the Jewish wards of the State institutions.
2. To render remedial and constructive personal service.
3. To conduct religious services and provide educational and recreational opportunities.
4. To co-operate with officials, relatives and friends in the transfer and parole of inmates.
5. To assist in the rehabilitation of discharged patients.
6. To study the causes of mental and moral deviation and suggest preventive measures.
7. To educate the public as to the nature of mental diseases: That insanity is not a crime, and that the sufferers should receive the attention due the sick.

HOSPITALS

There are six State hospitals for the mentally ill, where there are approximately 400 Jewish patients.

It has already been stated that up to the time we undertook the work, no Jewish organization had interested itself in visiting the State hospitals. Services weekly or bi-weekly were held for many years in the hospitals by both Catholic and Protestant clergymen, but they had not as yet developed and put into action the thought of Service. This was left to our committee, and our labors have found such ready response with the Director and the several Superintendents of State Institutions that they have given us official standing and are encouraging other groups to do similar work.

A survey recently made shows an appalling increase in admission to State hospitals, the incidence of increase being 500 per cent in forty years. However, the encouraging thing is that the State hospitals today are more hopeful than ever before. No longer are they merely custodial, but they are also in large measure curative. No longer are there keepers, but nurses; no longer insane, but sick people. Hydrotherapy, occupational therapy, and better medical care have ushered in a new era in the winning fight against mental disease. But what the hospitals lack is contact with the outside world, so that those who are ready to leave may find homes, placement, and the proper supervision and aftercare. And just at this point our committee has been able to function with the greatest success.

Of all who enter the State hospitals, about 35 per cent leave as "temporarily or permanently" cured, after staying less than a year. Those remaining in the hospitals can be divided into three groups: the hopelessly demented, who constitute about 35 per cent of the patients; those who remain in the hospitals, but who are appreciative of what is done for them, constituting 50 per cent; and the remaining 15 per cent, who under proper supervision and after-care can be returned to the community, rehabilitated and converted from social liabilities to social assets.

In addition to the patients returned to their people who did not need our help, our committee during less than one year has rehabilitated or materially assisted in the rehabilitation of twenty-two patients of the six State hospitals. They comprise twelve women and ten men and range in age and station from an overworked high school girl of sixteen to a former society woman of sixty-five. Nine other patients are in the "process" of reconstruction.

Though constructive effort has been the goal, remedial work and looking after the comfort and the good cheer of the patients have not been neglected. It will be of interest to note that your Secretary has covered 15,000 miles in going to the

State institutions and has made 3,000 visits to patients in the hospitals. During this time our committee has distributed to all institutions the following articles, most of which went to patients in hospitals: 1,500 newspapers, 600 magazines, 225 books (magazines and books supplied by the San Francisco Section of the Council of Jewish Women), 3,200 cigarettes, 1,000 cigars, 450 pounds of candy, 200 pounds of matzos, and also cookies, fruit, rye bread, herring, toothbrushes, shaving outfits, sheet music, violin strings, phonograph and pianola records, and sundry other comforts.

More than 2,000 letters and cards were written to or in behalf of the patients. Relatives and friends were found and re-interested in their kith and kin. Work looking toward prevention and guidance was done with the patients, their homes visited, and wherever necessary other social agencies interested.

Moreover, the committee has been successful in making possible the re-examination and reclassification of the patients by medical staffs wherever it was deemed advisable. Experience has proved that there must be continual outside-of-the-institution interest in the patient, otherwise the stress of work and the vastness of numbers in the institutions make the possibility of neglect imminent. The most signal single achievement of the committee has been its efforts in interesting officials in an After-Care Home for women mental patients, to be established by the City and County of San Francisco and to be supported in part by the State Department of Institutions.

I cannot say too much in appreciation of the hospital Superintendents and their staffs. They have shown your representative marked courtesy, and have gladly assisted in every possible way. They have given me not only access to their official records, but provided me with all other information I needed. I want you to know that these men and women are of the highest personal and professional calibre, and often sacrifice much for their work.

CALIFORNIA SCHOOLS FOR THE DEAF AND THE BLIND

The School for the Deaf and Blind Children at Berkeley, under the supervision of the State Board of Education, has just recently been reorganized into two separate schools, one for the blind and the other for the deaf. These are boarding schools for nine months of the year. During the summer the children return to their homes, if they have any. The unfortunate children often receive no care during the summer months. Upon returning home in their vacation time, three of the eleven Jewish children remain on the streets while their parents are out working. The schools have no social workers for after-care, and the Superintendent indicated that he has no oppor-

tunity for keeping in touch with the students after they leave the school.

The proper authorities should be shown the necessity for a social worker in the school.

STATISTICS

Deaf.....	12
Blind.....	1
Total.....	13
Boys.....	8
Girls.....	5

THE STATE SCHOOLS

The Jewish students of the State schools are at once our greatest problem and our greatest opportunity. There we have a chance for intensive work, which will pay splendid social dividends. The boys and girls have responded capitally to our interest in their welfare, and their records in school are a fair index of their appreciations. We have had excellent co-operation from all the Superintendents. Their sympathetic understanding of the problems involved has been of inestimable help in our work.

We keep in close contact with the boys and girls in the State schools, correspond with parents after each visit, and wherever possible call on the parents and make plans and preparations for the return of the children to their homes, where further education or employment will be awaiting them.

STATISTICS OF JEWISH WARDS

In State Schools April 1, 1922

Preston.....	9
Whittier.....	5
Ventura.....	3
Total.....	17

Totals for Schools

Number in May, 1921.....	17
Number admitted during year.....	13
Total.....	30
Number paroled.....	8
Number discharged.....	5
Total.....	13
Number remaining.....	17

HOMES FOR THE MENTALLY DEFICIENT

Sonoma State Home and Pacific Colony

There are seventy-six Jewish inmates in the homes for the mentally deficient, twenty-eight of whom are morons and eleven dull normals. A number can be returned to the community to become assets instead of liabilities if the proper place can be found. There are boys and young men who would under proper supervision make excellent workers; girls and women who under proper placement and supervision can be returned to normal life as domestic or other help. Already a step in the right direction has been made in our interesting proper authorities in the projected San Francisco After-Care Home, where those who return from the Sonoma Home may find refuge preparatory to their being placed in the community.

The Sonoma Home is now prepared with school facilities where those mentally handicapped may receive training that will fit them for the duties of normal life. We have been aiding the State Home in getting consents from parents for sterilization and informing the public of its urgent necessity.

Our work in the homes for mentally deficient thus far has been mainly in bringing comfort and cheer to the patients. With the After-Care Home a reality, we shall be able to "carry on" work in rehabilitation.

STATE PRISONS

In the prisons we have the opportunity of working with enlightened wardens of modern institutions. The work of Rabbi Meyer in San Quentin, covering so many years of excellent service, has set a standard which your Secretary has endeavored to maintain. The efforts of the Sacramento visitors to Folsom have already been referred to in a previous paragraph.

There is an increasing number of boys at San Quentin State Prison, most of them coming from broken homes. It is noteworthy that frequently boys are sent to San Quentin for having committed lesser crimes than those who are sent to the school at Preston. Many prisoners are drifters from other States. There is an ever-increasing number of drug addicts in the prisons. There is a very large percentage of boys who have stolen automobiles, and also of forgers. We find that the latter are among the most difficult to rehabilitate, and that but few make good.

During the year we wrote 750 letters to or in behalf of the San Quentin inmates and 350 letters to and in behalf of those in Folsom. We furnished transportation to paroled or discharged prisoners for return to their homes in the East. Loans were made to the men to tide over their periods of rehabilitation. Wearing apparel is often furnished, for most of the

men do not wish to wear the clothes provided them by the State. To those within the prison we furnished eyeglasses, dental work not supplied by the State, postage stamps, writing material, books, magazines, and various other necessities.

The State of California allows only five dollars to each prisoner released. This is entirely inadequate, and we supplement this amount by loans to the men wherever necessary. Most of these loans have been paid back. We could perform an excellent service to the State by bringing before public officials the necessity of varying allowances given discharged men according to conditions and circumstances that at all events will make it possible for them to maintain themselves in decency until they receive their first wages.

We are grateful to Wardens Johnston and Smith, Parole Officer Ed. D. Whyte and Chaplain-Director of Education Laizure for their capital co-operation in our work with the prisoners and with paroled men.

STATISTICS

San Quentin

Number in May, 1921.....	38	
Number entered during year.....	20	
	<hr/>	
Total.....		58
Number paroled.....	11	
Number discharged.....	3	14
	<hr/>	<hr/>
Number remaining April 1, 1922.....		44

Folsom

Number in May, 1921.....	24	
Number entered during year.....	8	
	<hr/>	
Total.....		32
Number paroled.....	1	
Number discharged.....	4	5
	<hr/>	<hr/>
Number remaining April 1, 1922.....		27

WORK DONE OUTSIDE OF STATE INSTITUTIONS

Supervision and After-Care

We can take greatest pride in our work of after-care for those discharged from the various State institutions. It has more than met our expectations, since nearly 90 per cent of those for whom we have assumed responsibility have been rehabilitated. We have cared for thirty-five former patients and inmates of our faith after their discharge, which include twenty-two from hospitals, five from schools and eight from prisons.

Service to Non-Jews

At the outset your Secretary advised the several Superintendents of our willingness to be of service to non-Jews who

are unaffiliated with other denominations. Accordingly, at the request of Superintendents, social agencies, friends and relatives, we rendered service of various kinds to sixty-two non-Jews in the State institutions, forty-two of whom were in the hospitals, eight in the prisons, and four in the schools.

Contacts with Friends and Relatives

During the year we either visited or had interviews or correspondence with 2,300 friends and relatives of patients and inmates.

Publicity

During the year, your Secretary spoke on our work in thirteen cities, addressing thirty-eight audiences, comprising a total of over 9,000 persons.

Visits to County Institutions

In the interest of comity, your representative made thirty-one visits to fourteen institutions in six counties.

Statistics

Hospitals and Homes

	Patients
Found, May, 1921.....	345
Discovered during year.....	66
Entered during year.....	74
	<hr/>
Total.....	485
Granted leave of absence.....	36
Discharged as cured.....	23
Died.....	22
	<hr/>
	81
Total in hospitals and homes, April 1, 1922.....	404
These include:	
Ex-service men.....	23
Other men.....	178
Women.....	180
Children.....	23
	<hr/>
Total.....	404

Classification of Mental Diseases

Praecox—Paranoid.....	41
“ Hebephrenic.....	26
“ Catatonic.....	11
“ Simple.....	9
“ Unspecified.....	99
	<hr/>
Total Praecox.....	186
Manic Depressive Psychosis.....	40
Paresis.....	12
Epilepsy with Psychosis.....	10

Miscellaneous Psychosis.....	38
Melancholia, Involuntal.....	9
Drug Addicts.....	2
Neurasthenia.....	4
	<hr/>
Total Miscellaneous.....	115
Undiagnosed or information lacking.....	24
	<hr/>
Total Hospitals.....	325
Feeble-minded.....	79
	<hr/>
Total Hospitals and Homes.....	404

Disposition

Granted leave, for whom our committee assumed responsibility.....	22
Patients re-examined at our request.....	49
Removals to more hopeful departments.....	27
Granted freedom of grounds.....	21
Given more suitable occupations.....	18
Friends and relatives who visited at our instigation.....	56

Estimated number of parcels sent by friends and relatives to patients
due to our representations..... 175

NATIVITY OF JEWISH PATIENTS

	Prisons	Schools	Hospitals and Homes	Total
Born in California.....	11	17	84	112
Born in other States.....	44	27	185	256
Born abroad.....	16	5	135	156
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	71	49	404	524
Committed from:				
San Francisco.....	20	18	197	235
Los Angeles.....	36	24	146	206
Rest of State.....	15	7	61	83
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	71	49	404	524

Proportions:

	Inmates	Jewish	Per cent Jewish
Hospitals.....	12,006	325	2.70
Homes for Feeble-Minded.....	1,830	79	4.31
State Schools.....	1,766	49	2.77
Prisons.....	3,619	71	1.96
	<hr/>	<hr/>	<hr/>
	19,221	524	2.72

NOTE.—California's Jewish population is estimated to be 3.5 per cent of the entire population.

CONCLUSION

In all our work we have endeavored to treat the wards of the State not as a group, but as individuals; not as cases, but as human beings. We have aimed not so much at Services as at Service. We have not lectured, but have listened. The key that has unlocked the hearts of patients and inmates has been the age-old method of sympathetic understanding and patience. We find that it does not take elaborate programs or much money to bring light to those who dwell in darkness. A postal card with a few words of cheer is often carried for weeks in the bosom of a patient. A letter from your Secretary brings joy to a score of afflicted. By our work we are helping not only our own, but ultimately all the State wards and their dependents.

We are now officially recognized by the State authorities as a co-operating agency. Our work has passed the experimental stage and is now being watched with keenest interest by other groups of religious and social forces. God help us bring more sunlight to those in need of it.

Respectfully submitted,

WM. R. BLUMENTHAL,
Executive Secretary.

Map of California

showing locations of State Institutions visited and the Sustaining and Co-operating Communities of the Jewish Committee for Personal Service in State Institutions.

REFER TO PRECEDING PAGE FOR STATE INSTITUTIONS



Explanation

The underlined show location of State Institutions.

SC signifies Sustaining Community.

CC signifies Co-operating Community.

All other cities shown are in process of organization.

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